



RESOLUTION No. 20-001

OF THE BOARD OF SUPERVISORS OF THE COUNTY OF NEVADA

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 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 October 31, 2019, HCD issued a 2019 Notice of Funding Availability (NOFA), announcing the availability of funds under the HOME program; and

WHEREAS, in response to the October 2019 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 October 2019 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	\$ 500,000
Tenant-Based Rental Assistance	\$ 500,000
TOTAL	\$1,000,000

2. If the application for funding is approved, Nevada County hereby agrees to use the 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 HUD Program, including, Funds Requests and other required reporting forms.

PASSED AND ADOPTED by the Board of Supervisors of the County of Nevada at a regular meeting of said Board, held on the 14th day of January, 2020, by the following vote of said Board:

Ayes: Supervisors Heidi Hall, Edward Scofield, Dan Miller, Susan K. Hoek and Richard Anderson.

Noes: None.

Absent: None.

Abstain: None.

ATTEST:

JULIE PATTERSON HUNTER
Clerk of the Board of Supervisors

By: 


Heidi Hall, Chair

1/14/2020 cc: CSS*
AC* (Hold)

1/17/2020 cc: Housing (2)
AC* (Release)

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)
N/A	N/A	A1	Application Summary Section VIII - Rural Calculations/Certification
X	X	A2	Application Summary Section IX - Reporting History
X	X	A3	Authorized Signatory Identity Form
X	X	A4	Governing Board Resolution—Applicant
N/A	NA	A5	2 CFR 200.512 Single Audit Report Exemption Letter (State Recipients Only, if applicable). See Section VII.A.5. of the NOFA for more information.
X	[X]	A6	FTHB program Applicants must submit documentation (i.e. – deed of trust, regulatory agreement, etc.) showing specific recapture provisions per HUD requirement.

HOME Investment Partnerships Program**Part A Program Activities Application Summary****I.A. Applicant Information**

Applicant

Name: COUNTY OF NEVADAAddress: 950 MAIDU AVENUECity: NEVADA CITYCounty: NEVADAZip Code: 95959Entity Type: ☐ CHDO ☒ City/County☐ PJ/Consortia MemberApplicant Website Address: <https://www.mynevadacounty.com/>

Applicant

DUNS #: 10979029

Applicant

EIN #: 94-6000526**I.B. Authorized Representative Information**☒ Mr. ☐ Ms. ☐ Mrs. ☐ Other _____First Name: HEIDI

MI: _____

Last Name: HALLJob 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: 530-265-9860E-mail: Heidi.Hall@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: CHOATEJob Title: ADMINISTRATIVE SERVICE ASSOCIATE

Contact's

Organization: COUNTY OF NEVADA HEALTH & HUMAN SERVICESAddress: 950 MAIDU AVENUE, SUITE 120City: NEVADA CITYZip Code: 95959Phone: 530-265-1645

Ext: _____

Fax: 530-265-9860E-mail: rob.choate@co.nevada.ca.us

**Part A Program Activities
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 2019 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
Application Summary**

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)	\$487,500.00	\$12,500.00	\$500,000.00
Owner-Occupied Rehabilitation Program	\$0.00	\$0.00	
Tenant-Based Rental Assistance Program	\$487,500.00	\$12,500.00	\$500,000.00
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 June 30, 2019

Program Income/Recaptured Funds received in the last 12 Months

**Part A Program Activities
Application Summary**

V. Proposed Other Funding Sources

A. Name of HOME Activity	B. Name of Source	C. Funding Source Code*	D. Source Type	E. Match	F. Total Dollar Amount
First Time Homebuyer	Bank	R	Private Lender	No	\$ 2,500,000.00
First Time Homebuyer	Buyer	S	Down Payment	No	\$ 36,000.00
First Time Homebuyer	Lender	A3	Homebuyer Counseling	Yes	\$ 1,050.00
Proposed Other Funding Total					\$2,537,050

Part A Program Activities Application Summary

V. Unit Information

A. Activity	B. HOME-Assisted Units	C. Total Units	D. Target Population ¹
First-Time Homebuyer Program	10	10	7, 11, 16
Owner-Occupied Rehabilitation Program			
Tenant-Based Rental Assistance Program	25	25	13, 12, 15, 16

¹From the following list, enter the designated number for any target populations that will be served by your program.

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
Application Summary**

VI. 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
Application Summary**

VII. 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.

As the official designated by the governing body, I hereby certify that if approved by the Department for a 2019 HOME 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, 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 Heidi Hall

Title CHAIR, BOARD OF SUPERVISORS

Type Name HEIDI HALL

Date 1/17/2020

INSTRUCTIONS:

- 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.

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.

16-HOME- ☐ First Program Income (P.I.) Report due for cities and counties for April - June 2017

- 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: _____

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- 10037 Quarterly Performance and (for cities and counties only) Program Income Reports due for April - June 2015 and beyond

ANNUAL REPORTS

Fiscal Year 2016-17

Date HOME APR Submitted

7/31/2017

Fiscal Year 2017-18

Date HOME APR Submitted

7/31/2018

Fiscal Year 2018-19

OME APR S

Comments Box:

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

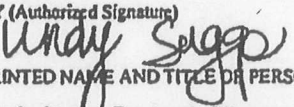
STATE OF CALIFORNIA

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

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

Rob Choate

From: The California HOME Program@HCD <Home@hcd.ca.gov>
Sent: Tuesday, August 6, 2019 12:44 PM
To: James Kraywinkel
Cc: Rob Choate; Suzanne Doyle; Akbar, Mona@HCD; Cortese, Jay@HCD
Subject: RE: Annual HOME report - Nevada Co.

Hello,

This confirms receipt by the Department of Housing and Community Development of the submittal of your 2018-2019 HOME APR. Please note that this APR is not considered accepted until HCD Contract Staff have reviewed and approved it.

Thank you.

From: James Kraywinkel <James.Kraywinkel@co.nevada.ca.us>
Sent: Tuesday, August 6, 2019 10:18 AM
To: Cortese, Jay@HCD <Jay.Cortese@hcd.ca.gov>; Akbar, Mona@HCD <Mona.Akbar@hcd.ca.gov>; The California HOME Program@HCD <Home@hcd.ca.gov>
Cc: rob.choate <rob.choate@co.nevada.ca.us>; Suzanne Doyle <Suzanne.Doyle@co.nevada.ca.us>
Subject: Annual HOME report

Good morning,

I apologize for not submitting this report earlier.

Attached please find the Annual Performance Report for Nevada County. Please contact me if you have any questions or concerns.

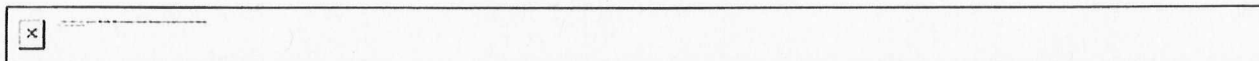
Thank you,

james

Rob Choate

From: CA Department of Housing & Community Development <communications@hcd-ca.ccsend.com> on behalf of CA Department of Housing & Community Development <communications@hcd.ca.gov>
Sent: Tuesday, August 6, 2019 2:41 PM
To: Rob Choate
Subject: State HOME Investment Partnerships Program Annual Performance Reports

Having trouble viewing this email? [Click here](#)

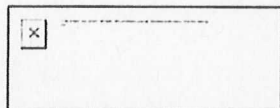


The Annual Performance Reports were due on July 31, 2019, but we are still accepting past due reports until Monday, August 12, 2019.

To: All State HOME Recipients and Contractors,

The State HOME Investment Partnerships Program (HOME) requires all HOME Recipients to submit Annual Performance Reports (APRs) documenting any activity that occurred during fiscal year 2018/2019.

The reporting period covers July 1, 2018 through June 30, 2019.



APR documents must be completed and submitted via email to HOME@hcd.ca.gov by **Wednesday, July 31, 2019**.

Please note: Even if there was no activity during the reporting period, all HOME recipients must complete and submit the APR Matrix.

HOME Annual Performance Report 2018/2019 Workbook (comprised of 6 forms):

1. APR Matrix (required for all HOME Recipients)
2. Attachment A: Program Income
3. Attachment B: Minority Business Enterprise / Women Business Enterprise (MBE/WBE)
4. Attachment D: Relocation and Real Property Acquisition
5. Attachment E: Fair Housing Demographic Analysis
6. Attachment F: Section 3



Stand-Alone form for **HOME Recipients** to complete, if required:
Attachment E - HOME Demographic Analysis Stand-Alone 2018/2019

Rob Choate

From: James Kraywinkel
Sent: Tuesday, July 31, 2018 4:01 PM
To: HOME@hcd.ca.gov
Cc: Akbar, Mona@HCD; Rob Choate; Suzanne Doyle
Subject: annual reports
Attachments: HOME-APR_Workbook17-18-18May23.xlsm; QUARTERLY PI REPORT 2018 Q4 Apr-Jun.xlsx; quarterly_performance_report_2018_06_30.xlsx

Good afternoon,

Attached please find the quarterly and annual HOME and HOME PI reports for Nevada County. Please contact me if you have any questions.

Thank you,

james

Rob Choate

From: James Kraywinkel
Sent: Monday, April 30, 2018 10:50 AM
To: Akbar, Mona@HCD
Cc: Rob Choate; Suzanne Doyle
Subject: PI reports
Attachments: QUARTERLY PI REPORT 2018 Q1 July-Sept 2017rev1.xlsx; QUARTERLY PI REPORT 2018 Q2 Oct-Dec 2017rev1.xlsx; QUARTERLY PI REPORT 2018 Q3 Jan-Mar 2018rev1.xlsx

Good morning Mona,

Attached please find Quarterly PI reports for Nevada County. While reviewing the reports, we noticed that one expenditure had not been accounted for in the July-September report. I have corrected the report and revised the subsequent reports.

james
HHSA Accountant
Public Health
(530) 470-2415

Rob Choate

From: James Kraywinkel
Sent: Monday, April 30, 2018 11:29 AM
To: Akbar, Mona@HCD
Cc: Suzanne Doyle; Rob Choate
Subject: quarterly performance report
Attachments: Copy of quarterly_performance_report_2018_03_31.xlsx

Good morning Mona,

Attached please find the HOME quarterly performance report for Nevada County.

james
HHSA Accountant
Public Health
(530) 470-2415

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

Authorized Signatories Designation Form

(for State Recipient and Developer applicants only)

For every position/title authorized in the Governing Board Resolution submitted with the HOME Application, the Department now requires that the name of the person currently occupying that position/title be kept on file at HCD. This change allows the Standard Agreement to be signed by the current occupant of the named position/title 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(s) along with a copy of meeting notes or some other official documentation evidencing the change in persons occupying the authorized position/title. The additional documentation evidencing the name and position/title of authorized signatories need not be HOME-specific, but may provide general authority evidencing the name and position/title of individuals authorized to legally bind the governing body.

State Recipient/Developer: COUNTY OF NEVADA

HOME Application Year or Contract #: 2019

Authorized Signatory Position/Title	Name of Person Currently Occupying this Position
Health and Human Services Agency Director	Ryan Gruver
Chief Fiscal and Administrative Officer for Health and Human Services	Erin Mettler
Deputy County Executive Officer	Martin Polt
Director - Child Support Services/Collections and Housing & Community Services	Mike Dent

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

Printed Name: Heidi Hall

Signature: Heidi Hall

Title: Chair, Board of Supervisors

Date: 1/17/2020

EXHIBIT A4
(SAMPLE) GOVERNING BOARD RESOLUTION

RESOLUTION NO. _____

THE GOVERNING BOARD OF

[Name of Applicant]

HEREBY AUTHORIZES: Submittal of an application to the California Department of Housing and Community Development for funding under the HOME Investment Partnerships Program; 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:

- A. The California Department of Housing and Community Development (the "Department") is authorized to allocate HOME Investment Partnerships Program ("HOME") funds made available from the U.S. Department of Housing and Urban Development ("HUD"). 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.
- B. On _____, the Department issued a Notice of Funding Availability announcing the availability of funds under the HOME program (the "NOFA").
- C. In response to the October 2019 HOME NOFA, _____ *[insert name of Applicant]* a _____ *[insert the legal form of entity, e.g., municipal corporation, subdivision of the State of California, nonprofit corporation]* (the "Applicant"), wishes to apply to the Department for, and receive an allocation of, HOME funds.

IT IS NOW THEREFORE RESOLVED THAT:

1. In response to the October 2019 HOME NOFA, the Applicant shall submit an application to the Department to participate in the HOME program and for an allocation of funds not to exceed _____ Dollars (\$ _____) for the following activities and/or programs:
[Briefly describe the proposed activities and/or programs]
to be located in _____ *[activity/program location(s)]*.
2. If the application for funding is approved, then the Applicant hereby agrees to use the HOME funds for eligible activities in the manner presented in its application as approved by the Department in accordance with the statutes

EXHIBIT A5

2 CFR 200.512 Single Audit Report Documentation (State Recipients only, if applicable)

Local governments that expend in excess of \$750,000 in federal funds during the fiscal year are required to submit a 2 CFR 200.512 Single Audit Report package to the Federal Clearinghouse and to the California State Controller's Office. For most California entities, the reporting package is due March 31 of each fiscal year.

The Department will make its determination on the status of 2 CFR 200.512 Single Audit Report compliance as of the application due date of the October 2019 HOME NOFA, by consultation with the California State Controller's Office (SCO). To determine compliance, the Department will consider only whether the State Controller's Office, not the Federal Clearinghouse, received the required documentation.

Jurisdictions that are exempt from filing a 2 CFR 200.512 Single Audit Report must submit with their HOME application a copy of the letter written to SCO notifying them that the jurisdiction is exempt. See https://www.sco.ca.gov/aud_exempt_entities.html for more information on the required content of this letter.

You may check your jurisdiction's 2 CFR 200.512 Single Audit Report compliance status at: https://www.sco.ca.gov/aud_single_audit_status_report.html.

Questions regarding compliance with the submittal requirements of 2 CFR 200.512 Single Audit Report can be directed to the HOME NOFA Unit at HOMENOF@hcd.ca.gov.

The Department will answer only the question of whether Applicants are in compliance according to SCO's 2 CFR 200.512 Single Audit Report Status Report. Non-compliance issues must be directed to SCO.

*1/9/20
Need
Approval
from SCO
Rob working
on this*

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF FINANCIAL ASSISTANCE
GRANT MANAGEMENT BRANCH**

2020 W. El Camino Blvd, Ste. 200, 95833
P.O. Box 952054
Sacramento, CA 94252-2054
(916) 263-2771 / (FAX) 263-2763
www.hcd.ca.gov



November 14, 2019

Mike Dent, Director
Housing and Community Services
County of Nevada
950 Maidu Avenue
Nevada City, CA 95959

Dear Mike Dent:

**RE: Single Audit Report Management Clearance Letter Fiscal year 2017/2018
Various HOME Contracts.**

On January 28, 2019, the Department of Housing and Community Development, Division of Financial Assistance received the State Controller's Single Audit Findings Report for 2017/2018, affecting the HOME Investment Partnership Program awarded to the County of Nevada.

- **Finding SA 2018-002 (CFDA #14.239)**

Condition

During the auditor's testing of 8 loan recipients, it was noted that the County did not have adequate documentation to ensure compliance with loan provisions for 2 of the samples selected. These 2 loans were for homes that has been foreclosed, but records had not been updated to identify that they were no longer subject to compliance requirements.

Criteria

Proper grant compliance requires that Home loans be monitored for compliance with certain loan provisions on a regular basis.

Cause

There was inadequate monitoring of loans receivable to ensure compliance with loan contract provisions.

Effect of Condition

The potential effect of non-compliance is that the property may not be owner occupied, may not be current in property tax payments, or may not have the required hazard insurance coverage. This could result in non-compliance in program requirements and potential loss on the property if uninsured damage or foreclosure occurred.

Recommendation

The auditors recommended that the County continue to develop and implement procedures to ensure that outstanding loans continuing compliance is documented and followed in accordance with the grant loan provisions.

Corrective Action Plan

HCD is responsible for working with the County to clear these findings. The County has to provide a copy of policy and procedure with forms to HCD on how they will ensure that maintain adequate documentation and records to ensure compliance with loan provisions.

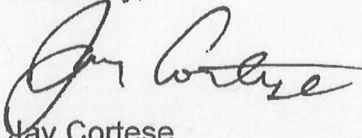
Department's Analysis and Conclusion

The County sent a letter via email on August 29, 2019 stating that their response to the Auditor's, Clifton, Larson, Allen LLP, was not included in the final report prepared by the Auditor's to the State Controller's Office. The County's response noted that out of the eight sample HOME program loans, two of the loans were not applicable for compliance testing since the properties were foreclosed and were in the process of being written off in their financial system.

The County provided the Department a copy of the email to the Auditor's informing them of the two loans not being applicable for testing and providing replacement samples.

This was reviewed by the Department, and the Department finds the County's response adequately addressed that the findings were an error and should be disregarded. We appreciate the County's resolution of this matter.

Sincerely,



Jay Cortese
Home Program Manager
Division of Financial Assistance

cc: Rob Choate, via email to Rob.Choate@co.nevada.ca.us

EXHIBIT A6

HUD Recapture Requirements

Applicants requesting funding for FTHB programs must submit documentation (i.e. – deed of trust, regulatory agreement, etc.) showing specific recapture provisions per HUD requirement. Please refer to Homebuyer Recapture Requirements Applicable to State Recipients & CHDOs under Affordability Requirements on page 23 of the HOME NOFA.

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

NEVADA COUNTY

When Recorded Mail to:

**COUNTY OF NEVADA
HHSA 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 and submit a separate Part B Program Activities Application for each proposed activity.

I. Activity

In the table below indicate the activity you are applying for by double-clicking on the desired checkbox and choosing "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 the activity you are applying for: (double-click to check/uncheck)

☒ First-Time Homebuyer Program

☒ Homebuyer Acquisition Only

☐ Homebuyer Acquisition with Rehabilitation

☐ Infill New Construction

☐ Owner-Occupied Rehabilitation

☐ Tenant-Based Rental Assistance (TBRA)
II. Activity 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:**

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 0-3% and carry a loan term up to 45 years. No monthly payments will be required.

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 200 homes have sold in the past 12 months that are at this limit and more than 350 more under the maximum limit of \$380,000. 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 \$380,000 Feasibility Worksheets as evidence. Based on these figure, we anticipate the average assistance to average \$100,000, which would allow the County to assist approviامتely 14 households over the life of the program. The County currently has more than 10 households 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 required 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?

The County will use the funds provided by HOME to cover the costs of implementation with current County staff.

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

Cost are not expected to exceed the funds provided by HOME.

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 supervises the work of an administrative subcontractor/subrecipient, if one is proposed.

Briefly describe the roles and responsibilities of each member. For applicant staff only, estimate the amount of hours per month dedicated to program administration. 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 of Housing and Community Development (Department) in understanding the 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	80	530-265-1645	rob.choate@co.nevada.ca.us	Not Applicable

	loan servicing.				
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 monitoring	10	530-470-2415	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

CHDO Certification Process: New applicants and CHDO's with current certifications that will expire by the NOFA application due date must submit a complete CHDO Certification package with all exhibits and attachments by November 22, 2019 to the Department. 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 the Department to conduct a modified re-certification process each time new CHDO set-aside funding is awarded. If you are an existing CHDO you must submit the Department CHDO approval letter with your HOME application as **Exhibit B3.** If you are an existing CHDO and your CHDO recertification was prior to January 22, 2019, you must submit the documents listed in

Appendix B in addition to the Department CHDO approval letter with your HOME application as **Exhibit B3**.

For assistance with the CHDO Certification Process, contact Jeri Amendola (916) 263-2305.

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 must 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 **Exhibit B6** in this Application. Applicants must submit a separate Exhibit B6 for each program activity being applied for.

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 2019 (however, we prefer the most up-to-date comparables possible), and must contain comparable actual sales data from at least ten 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 2019. 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 with Audited Financial Statement 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.**

2019 HOME PART B PROGRAM ACTIVITIES APPLICATION 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 B and must be submitted by existing CHDOs last certified prior to January 22, 2019, whose 3-year CHDO certification has not yet expired. If you are a new CHDO or you are an existing CHDO with a certification that is going to expire before the NOFA application due date, see instructions for the certification submission process.
X	X	B4	Prior Experience – same as proposed activity
X	X	B5	Prior Experience – different than proposed activity
X	X	B6	Certification for Program Guidelines
X	X	B7	First-Time Homebuyer Program Feasibility <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".
		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

Mike Dent, Director, HHSA Housing & Community Services

Mike Dent has been an employee of Nevada County since 1995. Mike began his career with Nevada County as a Correctional Officer and then a Family Support Officer between 1995-1998. He then transitioned to a Probation Officer until 2006 where he was then promoted to a Probation Manager through 2014. In 2014 he was promoted to the Director of Nevada County Social Services where he directed multiple services provided through the County with state and federal funding. He managed Social Services, Child Welfare, Eligibility Services, Veterans Services, CalWORKs and Adult Services. He managed a total staff of 97 with over \$43 million in funding.

In July of 2018 Mike was promoted to Director of Nevada County Child Support, Collection, and Housing Community Development Services. Mike directs all child support activities, county collections, CDBG, CSBG, rental, and down payment assistance activities for Nevada County. Continue to serve as staff for the Adult and Family Services Commission (CSBG) and is a director of the Homeless Resource Counsel of the Sierras (Continuum of Care) which includes administration of State HCS homeless grant programs including No Place Like Home and Homeless Emergency Assistance Program.

Mike has a master's degree in Public Administration, a Bachelor of Arts in Liberal Studies with a minor in Public Administration, Criminal Justice and a Paralegal Certification. He chaired CWDA's 20 Small County and Fiscal Services committee and served as the Regional Representative for the CalACES Consortium representing 11 rural counties.

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

Ryan Gruver, HHSA Chief Fiscal Administrative Officer (CFAO)

HHSA's Chief Fiscal Administrative Officer oversees the \$101 million HHSA budget, and the fiscal and administrative —management of eight County Departments/Divisions under the HHSA 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 and Tenant Based Rental Assistance Program. This involves liaison among the different stakeholders including landlords, tenants, agents, financial institutions, homeowners, title companies, county staff and state and federal agencies. The ASA will ensure the completion of application, income documentation, unit inspections, 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
- Lease Review

Mr. Choate has more than 29 years of government agency experience. Mr. Choate has an 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

RESUME & DUTY STATEMENT

HOME 2020

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.

RESUME & DUTY STATEMENT

HOME 2020

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, 2013 – 2019, for the same activity proposed in the 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
2019	0	Delayed HOME Contract		
2018	0	Delayed HOME Contract		
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

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, 2013–2019, 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 ten entries on this form. A minimum of two 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 2013 and 2019)	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
2013	7	USDA, CALHOME	OWNER OCCUPIED REHAB	COUNTY OF NEVADA
2014	4	USDA, CALHOME	OWNER OCCUPIED REHAB	COUNTY OF NEVADA
2015	4	USDA, CALHOME	OWNER OCCUPIED REHAB	COUNTY OF NEVADA
2016	1	USDA, CALHOME	OWNER OCCUPIED REHAB	COUNTY OF NEVADA
2017	1	USDA	OWNER OCCUPIED REHAB	COUNTY OF NEVADA

PROGRAM GUIDELINES

Activity: **FIRST TIME HOMEBUYER**

Applicants for HOME Program Activities are not required to provide a printed copy or a CD of their most recently approved Program Guidelines. Instead, Applicants must certify the following:

- ☒ Applicant certifies that if awarded, it will use the State HOME Program current "Best Practices" Guideline templates for the above referenced activity. The Applicant is required to submit completed requested choices and options within 30 days of the request from the Department. HOME Program Guidelines templates are available by request to your assigned Contract Management HOME Representative.

Applicant: **COUNTY OF NEVADA**

Certified By: **HEIDI HALL**

Title: **BOARD CHAIRMAN**

Signature: **Heidi Hall**

Date: **1/17/2020**

EXHIBIT B7
FTHB Downpayment Assistance
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	3.75%
Term in Years	30
County	Nevada
80% AMI Levels by Household Size (Annual):	
Two-person	\$51,000
Three-person	\$57,400
Four-person	\$63,750
Target Housing Debt Ratio	30%
HOME Maximum Purchase Price/After-Rehab Value Limit	\$380,000
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 <u>at or below</u> this target sales price. ATTACH DOCUMENTATION.	200
Maximum Possible HOME Loan Amount, given sales price and any local HOME maximums, if lower than half the target price <u>and</u> HOME subsidy limit for 3-BR home.	\$100,000
Other non-HOME Assistance Loan or downpayment in excess of minimum downpayment contribution.	\$0

Minimum Downpayment Requirement (as a percentage of sales price)	1.00%
Estimated annual property tax (as a percentage of sales price)	1.00%
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 0.03 for 3%)	0.25%

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

EXHIBIT B7
FTHB Downpayment Assistance
Program Feasibility Analysis

First-Time Homebuyer Feasibility Analysis

	Two-person household		Three-person household		Four-person household	
AMI Level	80%	75%	80%	75%	80%	75%
Monthly household income to be served	\$4,250	\$3,984	\$4,783	\$4,484	\$5,313	\$4,980
Housing debt ratio	30%	30%	30%	30%	30%	30%
Maximum monthly housing payment (including Principal and Interest)	\$1,275	\$1,195	\$1,435	\$1,345	\$1,594	\$1,494
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	\$0	\$0	\$0	\$0	0%	\$0
Total amount to be financed	\$306,000	\$306,000	\$306,000	\$306,000	\$306,000	\$306,000
Estimated Monthly Mortgage Payment	\$1,417	\$1,417	\$1,417	\$1,417	\$1,417	\$1,417
Estimated monthly property insurance costs (example .35%) of average home sales price	\$63	\$63	\$63	\$63	\$63	\$63
Estimated monthly property tax (example 1.25%) of average home sales price	\$250	\$250	\$250	\$250	\$250	\$250
Other monthly housing costs (e.g. MIP, dues)	\$0	\$0	0	\$0	0	\$0
Required Monthly Housing Cost	\$1,730	\$1,730	\$1,730	\$1,730	\$1,730	\$1,730
Maximum monthly housing payment (including Principal and Interest)	\$1,275	\$1,195	\$1,435	\$1,345	\$1,594	\$1,494
Payment Subsidy Needed	\$455	\$534	\$295	\$384	\$136	\$235
HOME Loan Needed	\$98,169	\$115,375	\$63,620	\$82,986	\$29,341	\$50,850
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	\$29,341
Highest Possible HOME Loan Needed	\$115,375
Proposed HOME Loan Maximum	\$100,000

EXHIBIT B7
FTHB Downpayment Assistance
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	3.75%
Term in Years	30
County	Nevada
80% AMI Levels by Household Size (Annual):	
Two-person	\$51,000
Three-person	\$57,400
Four-person	\$63,750
Target Housing Debt Ratio	35%
HOME Maximum Purchase Price/After-Rehab Value Limit	\$380,000
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 <u>at or below</u> this target sales price. ATTACH DOCUMENTATION.	200
Maximum Possible HOME Loan Amount, given sales price and any local HOME maximums, if lower than half the target price <u>and</u> HOME subsidy limit for 3-BR home.	\$100,000
Other non-HOME Assistance Loan or downpayment in excess of minimum downpayment contribution.	\$0

Minimum Downpayment Requirement (as a percentage of sales price)	1.00%
Estimated annual property tax (as a percentage of sales price)	1.00%
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 0.03 for 3%)	0.25%

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

EXHIBIT B7
FTHB Downpayment Assistance
Program Feasibility Analysis

First-Time Homebuyer Feasibility Analysis

	Two-person household		Three-person household		Four-person household	
AMI Level	80%	75%	80%	75%	80%	75%
Monthly household income to be served	\$4,250	\$3,984	\$4,783	\$4,484	\$5,313	\$4,980
Housing debt ratio	35%	35%	35%	35%	35%	35%
Maximum monthly housing payment (including Principal and Interest)	\$1,488	\$1,395	\$1,674	\$1,570	\$1,859	\$1,743
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	\$0	\$0	\$0	\$0	0%	\$0
Total amount to be financed	\$306,000	\$306,000	\$306,000	\$306,000	\$306,000	\$306,000
Estimated Monthly Mortgage Payment	\$1,417	\$1,417	\$1,417	\$1,417	\$1,417	\$1,417
Estimated monthly property insurance costs (example .35%) of average home sales price	\$63	\$63	\$63	\$63	\$63	\$63
Estimated monthly property tax (example 1.25%) of average home sales price	\$250	\$250	\$250	\$250	\$250	\$250
Other monthly housing costs (e.g. MIP, dues)	\$0	\$0	0	\$0	0	\$0
Required Monthly Housing Cost	\$1,730	\$1,730	\$1,730	\$1,730	\$1,730	\$1,730
Maximum monthly housing payment (including Principal and Interest)	\$1,488	\$1,395	\$1,674	\$1,570	\$1,859	\$1,743
Payment Subsidy Needed	\$242	\$335	\$55	\$160	-\$130	-\$14
HOME Loan Needed	\$52,284	\$72,358	\$11,977	\$34,571	-\$28,015	-\$2,922
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	-\$28,015
Highest Possible HOME Loan Needed	\$72,358
Proposed HOME Loan Maximum	\$100,000

EXHIBIT B7
FTHB Downpayment Assistance
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	4.00%
Term in Years	30
County	Nevada
80% AMI Levels by Household Size (Annual):	
Two-person	\$51,000
Three-person	\$57,400
Four-person	\$63,750
Target Housing Debt Ratio	30%
HOME Maximum Purchase Price/After-Rehab Value Limit	\$380,000
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 <u>at or below</u> this target sales price. ATTACH DOCUMENTATION.	200
Maximum Possible HOME Loan Amount, given sales price and any local HOME maximums, if lower than half the target price <u>and</u> HOME subsidy limit for 3-BR home.	\$100,000
Other non-HOME Assistance Loan or downpayment in excess of minimum downpayment contribution.	\$0

Minimum Downpayment Requirement (as a percentage of sales price)	1.00%
Estimated annual property tax (as a percentage of sales price)	1.00%
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 0.03 for 3%)	0.25%

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

EXHIBIT B7
FTHB Downpayment Assistance
Program Feasibility Analysis

First-Time Homebuyer Feasibility Analysis

	Two-person household		Three-person household		Four-person household	
AMI Level	80%	75%	80%	75%	80%	75%
Monthly household income to be served	\$4,250	\$3,984	\$4,783	\$4,484	\$5,313	\$4,980
Housing debt ratio	30%	30%	30%	30%	30%	30%
Maximum monthly housing payment (including Principal and Interest)	\$1,275	\$1,195	\$1,435	\$1,345	\$1,594	\$1,494
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	\$0	\$0	\$0	\$0	0%	\$0
Total amount to be financed	\$306,000	\$306,000	\$306,000	\$306,000	\$306,000	\$306,000
Estimated Monthly Mortgage Payment	\$1,461	\$1,461	\$1,461	\$1,461	\$1,461	\$1,461
Estimated monthly property insurance costs (example .35%) of average home sales price	\$63	\$63	\$63	\$63	\$63	\$63
Estimated monthly property tax (example 1.25%) of average home sales price	\$250	\$250	\$250	\$250	\$250	\$250
Other monthly housing costs (e.g. MIP, dues)	\$0	\$0	0	\$0	0	\$0
Required Monthly Housing Cost	\$1,773	\$1,773	\$1,773	\$1,773	\$1,773	\$1,773
Maximum monthly housing payment (including Principal and Interest)	\$1,275	\$1,195	\$1,435	\$1,345	\$1,594	\$1,494
Payment Subsidy Needed	\$498	\$578	\$338	\$428	\$180	\$279
HOME Loan Needed	\$104,394	\$121,085	\$70,880	\$89,666	\$37,628	\$58,492
Is Program Feasible?	No	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	\$37,628
Highest Possible HOME Loan Needed	\$121,085
Proposed HOME Loan Maximum	\$100,000

EXHIBIT B7
FTHB Downpayment Assistance
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	4.00%
Term in Years	30
County	Nevada
80% AMI Levels by Household Size (Annual):	
Two-person	\$51,000
Three-person	\$57,400
Four-person	\$63,750
Target Housing Debt Ratio	35%
HOME Maximum Purchase Price/After-Rehab Value Limit	\$380,000
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 <u>at or below</u> this target sales price. ATTACH DOCUMENTATION.	200
Maximum Possible HOME Loan Amount, given sales price and any local HOME maximums, if lower than half the target price <u>and</u> HOME subsidy limit for 3-BR home.	\$100,000
Other non-HOME Assistance Loan or downpayment in excess of minimum downpayment contribution.	\$0

Minimum Downpayment Requirement (as a percentage of sales price)	1.00%
Estimated annual property tax (as a percentage of sales price)	1.00%
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 0.03 for 3%)	0.25%

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

EXHIBIT B7
FTHB Downpayment Assistance
Program Feasibility Analysis

First-Time Homebuyer Feasibility Analysis

	Two-person household		Three-person household		Four-person household	
AMI Level	80%	75%	80%	75%	80%	75%
Monthly household income to be served	\$4,250	\$3,984	\$4,783	\$4,484	\$5,313	\$4,980
Housing debt ratio	35%	35%	35%	35%	35%	35%
Maximum monthly housing payment (including Principal and Interest)	\$1,488	\$1,395	\$1,674	\$1,570	\$1,859	\$1,743
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	\$0	\$0	\$0	\$0	0%	\$0
Total amount to be financed	\$306,000	\$306,000	\$306,000	\$306,000	\$306,000	\$306,000
Estimated Monthly Mortgage Payment	\$1,461	\$1,461	\$1,461	\$1,461	\$1,461	\$1,461
Estimated monthly property insurance costs (example .35%) of average home sales price	\$63	\$63	\$63	\$63	\$63	\$63
Estimated monthly property tax (example 1.25%) of average home sales price	\$250	\$250	\$250	\$250	\$250	\$250
Other monthly housing costs (e.g. MIP, dues)	\$0	\$0	0	\$0	0	\$0
Required Monthly Housing Cost	\$1,773	\$1,773	\$1,773	\$1,773	\$1,773	\$1,773
Maximum monthly housing payment (including Principal and Interest)	\$1,488	\$1,395	\$1,674	\$1,570	\$1,859	\$1,743
Payment Subsidy Needed	\$286	\$379	\$99	\$204	-\$86	\$30
HOME Loan Needed	\$59,883	\$79,356	\$20,784	\$42,701	-\$18,010	\$6,331
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	-\$18,010
Highest Possible HOME Loan Needed	\$79,356
Proposed HOME Loan Maximum	\$100,000

<u>Full Site Address</u>	<u>Site Address City/State</u>	<u>Site Address Zip+4</u>	<u>Parcel Number</u>	<u>Sales Price</u>	<u>Sale Date</u>
16200 Lake Vera Purdon Rd	Nevada City CA	95959-9427	004-051-024-000	\$ 500	9/6/2019
10889 Old Pond Ln	Grass Valley CA	95949-9720	056-210-005-000	\$ 4,000	9/17/2019
22570 Pleasant Valley Rd	North San Juan CA	95960-9508	030-080-004-000	\$ 12,500	9/11/2019
17251 Blum Rd	Grass Valley CA	95945-	028-221-030-000	\$ 25,000	8/20/2019
17166 Virginia Way	Grass Valley CA	95949-	024-850-005-000	\$ 30,000	4/23/2019
24912 Connie Ct	Auburn CA	95602-8525	057-240-010-000	\$ 30,000	10/23/2019
10927 Tobacco Rd	North San Juan CA	95960-	061-270-002-000	\$ 33,273	6/21/2019
11684 Sunrise Ln	Grass Valley CA	95945-8810	009-411-031-000	\$ 50,000	5/23/2019
17080 Brandy Pl	Grass Valley CA	95949-7169	025-520-052-000	\$ 50,000	9/16/2019
23108 Hydraulic Way		-	050-010-079-000	\$ 60,000	1/31/2019
14055 Tumbling Creek Rd	Nevada City CA	95959-8863	038-491-004-000	\$ 67,000	1/14/2019
16891 Red Dog Rd	Nevada City CA	95959-8888	038-491-009-000	\$ 68,000	4/24/2019
16658 Brewer Rd	Grass Valley CA	95949-6922	024-400-013-000	\$ 70,000	5/20/2019
15633 Colt Ct	Truckee CA	96161-1452	048-170-011-000	\$ 75,000	11/22/2019
17729 N Cherry Creek Rd	Grass Valley CA	95949-8335	056-160-002-000	\$ 75,000	3/22/2019
11275 Crescent Dr	Nevada City CA	95959-3442	037-430-040-000	\$ 78,500	3/26/2019
14804 Sky Pines Rd	Grass Valley CA	95949-6758	023-200-003-000	\$ 85,000	2/13/2019
14459 Rough And Ready Hwy	Rough And Ready CA	95975-9619	052-280-015-000	\$ 90,000	1/25/2019
20799 Post Chaise Cir	Grass Valley CA	95949-9585	028-360-008-000	\$ 92,000	11/22/2019
13645 Davos Dr	Truckee CA	96161-6516	044-050-006-000	\$ 93,500	7/18/2019
14284 Grizzly Hill Rd	Nevada City CA	95959-9259	062-090-025-000	\$ 100,000	6/10/2019
13167 Brookview Drive Cir	Grass Valley CA	95945-8903	012-620-015-000	\$ 107,650	12/23/2019
51101 Conifer Dr	Truckee CA	96161-	047-254-004-000	\$ 110,000	9/16/2019
14575 Rough And Ready Hwy	Rough And Ready CA	95975-9775	052-280-012-000	\$ 110,000	1/9/2019
13672 Copenhagen Dr	Truckee CA	96161-6625	044-480-008-000	\$ 113,500	3/29/2019
20682 New Rome Rd	Nevada City CA	95959-9482	032-450-032-000	\$ 123,000	6/14/2019
14151 Meadow Dr	Grass Valley CA	95945-9501	012-210-042-000	\$ 124,000	5/16/2019
10388 Red Fir Rd	Truckee CA	96161-2135	019-330-027-000	\$ 125,000	2/25/2019
16228 Gold Bug Rd	Nevada City CA	95959-9531	038-210-006-000	\$ 125,000	10/30/2019
24570 Oro Valley Rd	Auburn CA	95602-8229	021-460-005-000	\$ 127,000	5/29/2019
11390 Squirrel Creek Rd	Grass Valley CA	95945-4648	007-240-024-000	\$ 132,000	9/19/2019
12564 Sunshine Valley Rd	Grass Valley CA	95945-8659	028-020-051-000	\$ 134,000	3/20/2019
15710 Shebley Rd	Grass Valley CA	95945-9627	028-070-013-000	\$ 135,000	6/19/2019
13797 Winding Way	Nevada City CA	95959-9610	037-270-042-000	\$ 150,000	12/27/2019
15400 Washington Rd	Nevada City CA	95959-	064-060-036-000	\$ 150,000	8/29/2019
14127 Pepperwood Dr	Penn Valley CA	95946-9530	031-080-037-000	\$ 158,000	1/22/2019
11835 Nancy Ln	Grass Valley CA	95945-8839	009-411-026-000	\$ 160,000	5/13/2019
17021 Oak Hollow Cir	Nevada City CA	95959-2024	004-200-031-000	\$ 163,000	5/30/2019
15842 Banner Quaker Hill Rd	Nevada City CA	95959-	038-260-021-000	\$ 165,000	9/4/2019
14212 Horseshoe Ln	Grass Valley CA	95949-9525	027-130-018-000	\$ 168,000	7/12/2019
10778 Dorchester Dr	Truckee CA	96161-1536	040-340-025-000	\$ 170,000	11/7/2019
11693 Phelps Hill Rd	Nevada City CA	95959-9150	064-250-006-000	\$ 170,000	11/19/2019
10875 Valencia Rd	Nevada City CA	95959-9177	014-660-013-000	\$ 175,000	4/12/2019
14774 Emily Ct	Grass Valley CA	95945-8670	028-010-038-000	\$ 175,000	9/13/2019
11802 Willow Valley Rd	Nevada City CA	95959-8622	036-080-024-000	\$ 175,000	11/6/2019
10095 Martha Ln	Soda Springs CA	95728-	047-150-030-000	\$ 175,000	9/17/2019
51278 Brennan Ave	Truckee CA	96161-	047-170-020-000	\$ 175,000	1/25/2019
11113 Zermatt Dr	Truckee CA	96161-6553	044-090-005-000	\$ 176,273	10/22/2019
11442 Butler Rd	Grass Valley CA	95945-6921	007-300-002-000	\$ 176,500	2/21/2019
14660 Nutmeg Ct	Penn Valley CA	95946-9527	031-030-017-000	\$ 179,000	8/20/2019
15587 Wet Hill Rd	Nevada City CA	95959-8629	005-010-025-000	\$ 180,000	5/21/2019
14233 Tim Burr Ln	Grass Valley CA	95945-7819	006-710-015-000	\$ 180,000	12/9/2019
16791 Duggans Rd	Grass Valley CA	95949-7606	055-120-016-000	\$ 183,000	3/18/2019
10269 Adam Ave	Grass Valley CA	95945-6043	007-220-024-000	\$ 185,000	1/31/2019
14678 Rough And Ready Hwy	Rough And Ready CA	95975-9620	052-290-014-000	\$ 185,500	12/26/2019
13141 Deadmans Flat Rd	Grass Valley CA	95949-	053-420-005-000	\$ 190,000	9/10/2019
13221 Dog Bar Rd	Grass Valley CA	95949-8378	023-080-013-000	\$ 191,000	3/27/2019

11908 Sunrise Ln	Grass Valley CA	95945-8898	009-411-023-000	\$	195,000	7/2/2019
11512 Cane Ln	Grass Valley CA	95949-8976	011-041-031-000	\$	195,000	5/17/2019
10060 High St	North San Juan CA	95960-	060-090-049-000	\$	197,000	6/21/2019
20665 Mccourtney Rd	Grass Valley CA	95949-7630	002-450-017-000	\$	200,000	1/15/2019
20398 Bear Trap Springs Rd	Nevada City CA	95959-	003-300-063-000	\$	200,000	6/13/2019
10299 Adam Ave	Grass Valley CA	95945-6043	007-220-023-000	\$	200,000	9/13/2019
10747 E River St	Truckee CA	96161-	019-680-013-000	\$	200,000	12/31/2019
11169 Willow Valley Rd	Nevada City CA	95959-8621	036-260-020-000	\$	200,000	1/30/2019
18306 Indian Springs Rd	Penn Valley CA	95946-9325	051-321-016-000	\$	200,000	10/7/2019
11813 W Brookview Dr	Grass Valley CA	95945-	012-600-010-000	\$	205,000	9/17/2019
18457 Fair Oaks Dr	Penn Valley CA	95946-9559	031-270-008-000	\$	205,000	8/29/2019
11607 View Dr	Grass Valley CA	95945-8851	012-600-017-000	\$	210,000	12/19/2019
21183 Adamson Dr	Grass Valley CA	95949-8399	011-530-010-000	\$	215,000	9/13/2019
14023 Lodgepole Ct	Penn Valley CA	95946-9128	031-100-017-000	\$	215,000	8/30/2019
702 Doris Dr	Grass Valley CA	95945-5524	008-200-001-000	\$	220,000	8/22/2019
20255 New Rome Rd	Nevada City CA	95959-8654	032-460-028-000	\$	220,000	12/31/2019
15313 Sierra Star Ln	Grass Valley CA	95949-6764	023-450-033-000	\$	222,000	4/2/2019
15241 Chesser Hill Ct	Penn Valley CA	95946-9701	001-321-033-000	\$	225,000	7/26/2019
13631 Rose Of Sharon Way	Grass Valley CA	95949-9571	027-130-029-000	\$	225,000	12/2/2019
17814 Huckleberry Dr	Penn Valley CA	95946-9561	031-080-047-000	\$	225,000	12/12/2019
18146 Fair Oaks Dr	Penn Valley CA	95946-9558	031-260-018-000	\$	225,000	12/27/2019
10991 Woodchuck Ct	Penn Valley CA	95946-9431	033-160-015-000	\$	225,000	7/19/2019
11534 Buckeye Cir	Penn Valley CA	95946-9439	033-580-012-000	\$	225,000	11/7/2019
11161 Ringtail Rd	Penn Valley CA	95946-9490	033-500-022-000	\$	229,000	12/30/2019
12081 Robust Way	Nevada City CA	95959-9256	034-050-019-000	\$	229,500	3/28/2019
11794 Wyvan Ct	Nevada City CA	95959-3531	037-440-010-000	\$	230,000	12/31/2019
13200 Golden Eagle Way	Nevada City CA	95959-9009	052-231-063-000	\$	230,000	11/26/2019
18301 Sages Rd	Nevada City CA	95959-9374	061-230-028-000	\$	230,000	11/27/2019
16294 Banner Quaker Hill Rd	Nevada City CA	95959-	038-220-002-000	\$	231,000	11/26/2019
12463 Wolf Rd	Grass Valley CA	95949-7817	055-120-001-000	\$	238,000	3/1/2019
19837 Cruzon Grade Rd	Nevada City CA	95959-8540	003-660-016-000	\$	240,000	8/2/2019
17014 State Highway 49	Nevada City CA	95959-8582	004-180-015-000	\$	240,000	8/22/2019
12795 La Barr Meadows Rd	Grass Valley CA	95949-9554	022-250-036-000	\$	240,000	7/5/2019
14908 Woodland Loop	Penn Valley CA	95946-9102	031-010-014-000	\$	240,000	4/19/2019
12990 Golden Trout Way	Penn Valley CA	95946-9113	033-230-029-000	\$	240,000	1/23/2019
14485 Denton Ave	Truckee CA	96161-3613	017-312-009-000	\$	243,000	7/5/2019
17849 Minnow Way	Penn Valley CA	95946-9656	033-380-008-000	\$	244,000	8/28/2019
11210 Butler Rd	Grass Valley CA	95945-6917	007-330-024-000	\$	245,000	12/18/2019
10200 Laurentian Way	Nevada City CA	95959-8327	014-180-061-000	\$	245,000	10/22/2019
17848 Lake Forest Dr	Penn Valley CA	95946-9454	033-500-032-000	\$	245,000	10/8/2019
16985 Pasquale Rd	Nevada City CA	95959-8871	038-250-021-000	\$	245,000	10/3/2019
18038 Fair Oaks Dr	Penn Valley CA	95946-9511	031-260-024-000	\$	249,000	4/22/2019
10837 Yukon Way	Nevada City CA	95959-9001	052-380-051-000	\$	249,000	1/16/2019
16145 Indian Springs Rd	Penn Valley CA	95946-9358	002-121-055-000	\$	250,000	5/3/2019
12567 Los Cedros Ln	Grass Valley CA	95945-4319	012-040-039-000	\$	250,000	2/5/2019
11432 Alta Sierra Dr	Grass Valley CA	95949-6686	020-350-004-000	\$	250,000	2/4/2019
12888 Rattlesnake Rd	Grass Valley CA	95945-4326	022-020-021-000	\$	250,000	11/14/2019
14298 Pepperwood Dr	Penn Valley CA	95946-9577	031-080-022-000	\$	250,000	5/31/2019
10541 Peardon Rd	Smartsville CA	95977-9609	050-070-015-000	\$	250,000	1/18/2019
10439 Washington Rd	Nevada City CA	95959-	064-260-002-000	\$	250,000	8/30/2019
14917 Sun Forest Dr	Penn Valley CA	95946-9111	031-030-021-000	\$	252,000	5/9/2019
17696 Minnow Way	Penn Valley CA	95946-9657	033-370-042-000	\$	252,000	6/6/2019
13993 Hemlock Dr	Penn Valley CA	95946-9515	031-110-041-000	\$	253,000	6/4/2019
11562 Buckeye Cir	Penn Valley CA	95946-9439	033-580-010-000	\$	254,500	7/17/2019
13464 Twin Star Ln	Grass Valley CA	95949-8716	053-270-071-000	\$	254,744	10/11/2019
14210 Donner Ave	Truckee CA	96161-	017-314-005-000	\$	255,000	9/16/2019
10217 Quincy Ln	Penn Valley CA	95946-9752	051-131-012-000	\$	255,000	9/30/2019
11617 Spenceville Rd	Penn Valley CA	95946-8606	051-340-046-000	\$	255,000	5/13/2019

18876 Jayhawk Dr	Penn Valley CA	95946-9218	033-070-006-000	\$ 255,500	9/4/2019
10185 Juniper Way	Soda Springs CA	95728-	047-274-003-000	\$ 258,000	7/16/2019
10576 Newtown Rd	Nevada City CA	95959-9719	004-190-017-000	\$ 259,000	1/11/2019
14797 Sun Forest Dr	Penn Valley CA	95946-9110	031-030-029-000	\$ 259,000	9/13/2019
17864 Minnow Way	Penn Valley CA	95946-9656	033-370-017-000	\$ 259,000	12/23/2019
13326 Wood Rose Way	Grass Valley CA	95945-7853	006-800-018-000	\$ 260,000	5/1/2019
10955 Woodchuck Ct	Penn Valley CA	95946-9431	033-160-019-000	\$ 260,000	12/16/2019
19044 Hummingbird Dr	Penn Valley CA	95946-9693	033-250-026-000	\$ 260,000	2/21/2019
12797 Greenbrook Loop	Penn Valley CA	95946-9609	033-300-040-000	\$ 260,000	10/21/2019
10909 Mooney Flat Rd	Penn Valley CA	95946-	050-051-016-000	\$ 260,000	6/26/2019
10354 Daffodil Ln	Penn Valley CA	95946-8986	051-390-026-000	\$ 260,000	9/6/2019
18535 Silverthorne Ln	Nevada City CA	95959-	062-050-035-000	\$ 260,000	9/27/2019
12938 Golden Trout Way	Penn Valley CA	95946-9113	033-300-026-000	\$ 264,000	10/4/2019
12081 Deer Park Dr	Nevada City CA	95959-8921	004-170-044-000	\$ 265,000	5/24/2019
13362 Driftwood Ct	Penn Valley CA	95946-9684	033-340-008-000	\$ 265,000	12/11/2019
19543 Explorer Dr	Penn Valley CA	95946-9477	033-610-003-000	\$ 265,000	5/15/2019
11028 Mooney Flat Rd	Smartsville CA	95977-9602	050-050-002-000	\$ 265,000	3/25/2019
11252 Torrey Pines Dr	Auburn CA	95602-8004	021-330-006-000	\$ 267,000	1/22/2019
15443 Cascade Dr	Nevada City CA	95959-8855	038-260-005-000	\$ 269,000	8/26/2019
17690 Candlewood Ct	Penn Valley CA	95946-9505	031-010-008-000	\$ 270,000	10/11/2019
15089 Woodland Loop	Penn Valley CA	95946-9548	031-010-032-000	\$ 270,000	2/20/2019
13075 Thistle Loop	Penn Valley CA	95946-9541	031-440-018-000	\$ 270,000	5/3/2019
17860 Lake Forest Dr	Penn Valley CA	95946-9454	033-500-031-000	\$ 270,000	5/21/2019
20675 Chaparral Cir	Penn Valley CA	95946-9448	033-570-020-000	\$ 270,000	9/13/2019
109 Nevada City Hwy	Nevada City CA	95959-3110	035-210-047-000	\$ 270,000	9/18/2019
18932 Indian Springs Rd	Penn Valley CA	95946-9330	051-280-006-000	\$ 270,000	10/15/2019
14555 Rough And Ready Hwy	Rough And Ready CA	95975-9775	052-280-011-000	\$ 270,000	8/6/2019
10465 Hanging Wall Dr	Grass Valley CA	95945-7447	009-303-008-000	\$ 272,000	3/8/2019
14116 Lodgepole Dr	Penn Valley CA	95946-9522	031-100-005-000	\$ 272,000	6/28/2019
15401 Cascade Dr	Nevada City CA	95959-	038-260-002-000	\$ 272,000	10/4/2019
14258 Donner Pass Rd	Truckee CA	96161-3648	017-317-017-000	\$ 272,500	11/25/2019
10678 Dolores Dr	Grass Valley CA	95945-4905	008-080-015-000	\$ 275,000	3/8/2019
10845 Bartlett Dr	Grass Valley CA	95945-8730	009-400-045-000	\$ 275,000	2/22/2019
19869 Gaston Rd	Washington CA	95986-	013-240-028-000	\$ 275,000	6/4/2019
10190 Kenwood Dr	Grass Valley CA	95949-7510	023-260-010-000	\$ 275,000	2/25/2019
14260 Pepperwood Dr	Penn Valley CA	95946-9577	031-080-020-000	\$ 275,000	4/22/2019
11403 Sandpiper Way	Penn Valley CA	95946-9665	033-460-006-000	\$ 275,000	5/24/2019
20623 Chaparral Cir	Penn Valley CA	95946-9448	033-570-016-000	\$ 275,000	6/24/2019
19066 Scotts Flat Rd	Nevada City CA	95959-9119	038-010-006-000	\$ 275,000	2/27/2019
15994 Mountain View Dr	Nevada City CA	95959-9552	038-230-012-000	\$ 275,000	12/26/2019
10293 Harmony Ridge Rd	Nevada City CA	95959-9127	034-160-015-000	\$ 277,000	6/3/2019
13348 Dog Bar Rd	Grass Valley CA	95949-9549	023-080-023-000	\$ 278,500	10/8/2019
10822 Blueberry Rd	Truckee CA	96161-1936	019-580-029-000	\$ 279,000	10/18/2019
15130 Woodland Loop	Penn Valley CA	95946-9103	031-020-016-000	\$ 279,000	7/26/2019
17910 Chaparral Dr	Penn Valley CA	95946-9229	033-220-003-000	\$ 279,000	6/13/2019
12620 Jayhawk Ct	Penn Valley CA	95946-9245	033-390-024-000	\$ 279,000	3/4/2019
12931 Gaston Dr	Nevada City CA	95959-	038-080-006-000	\$ 279,000	6/21/2019
13035 Sadie D Dr	Nevada City CA	95959-9526	038-110-010-000	\$ 279,000	8/2/2019
18545 Cruzon Grade Rd	Nevada City CA	95959-8539	003-610-014-000	\$ 280,000	4/15/2019
18706 Joseph Dr	Grass Valley CA	95949-7211	024-640-008-000	\$ 280,000	4/4/2019
15876 Retrac Way	Grass Valley CA	95949-7659	025-410-017-000	\$ 280,000	12/23/2019
18121 Fair Oaks Dr	Penn Valley CA	95946-9560	031-260-009-000	\$ 280,000	1/14/2019
13276 Placer Ln		95986-	064-070-013-000	\$ 280,000	10/25/2019
10599 Sierra Dr	Grass Valley CA	95945-4837	007-130-019-000	\$ 281,000	11/4/2019
10220 Lake Spaulding Rd	Nevada City CA	95959-	064-320-025-000	\$ 281,000	11/15/2019
14422 Sun Forest Dr	Penn Valley CA	95946-9105	031-070-043-000	\$ 282,000	4/19/2019
11601 Marjon Dr	Nevada City CA	95959-8955	035-010-023-000	\$ 282,500	5/31/2019
18730 Hummingbird Dr	Penn Valley CA	95946-9692	033-280-020-000	\$ 283,500	8/30/2019

21218 Pine Needle Ln	Nevada City CA	95959-9147	014-180-036-000	\$ 284,000	10/25/2019
12031 Warbler Way	Penn Valley CA	95946-9674	033-030-018-000	\$ 284,000	12/10/2019
10453 Walker Dr	Grass Valley CA	95945-6020	007-250-021-000	\$ 285,000	6/20/2019
12183 Alta Sierra Dr	Grass Valley CA	95949-6534	020-750-006-000	\$ 285,000	7/15/2019
14790 Sun Forest Dr	Penn Valley CA	95946-9108	031-020-038-000	\$ 285,000	8/22/2019
18091 Fair Oaks Dr	Penn Valley CA	95946-9511	031-260-029-000	\$ 285,000	4/9/2019
12679 Roadrunner Dr	Penn Valley CA	95946-9664	033-400-033-000	\$ 285,000	9/25/2019
16340 Banner Quaker Hill Rd	Nevada City CA	95959-8818	038-220-004-000	\$ 285,000	7/30/2019
51870 Tamarack Cres	Soda Springs CA	95728-	047-252-009-000	\$ 285,000	3/13/2019
13847 Tyler Foote Rd	Nevada City CA	95959-8686	062-030-032-000	\$ 285,000	9/18/2019
13878 Brooks Rd	Grass Valley CA	95945-8817	012-880-008-000	\$ 287,000	6/27/2019
26047 State Highway 49	Nevada City CA	95959-9308	060-172-003-000	\$ 287,500	3/14/2019
22616 Sunset Ridge Dr	Auburn CA	95602-8391	021-550-002-000	\$ 288,000	12/31/2019
16449 Pasquale Rd	Nevada City CA	95959-9528	038-270-012-000	\$ 288,000	5/24/2019
11238 Torrey Pines Dr	Auburn CA	95602-8004	021-330-005-000	\$ 289,000	3/12/2019
10490 Kenwood Dr	Grass Valley CA	95949-9249	023-250-035-000	\$ 289,500	7/12/2019
11963 Francis Dr	Grass Valley CA	95949-6683	020-800-041-000	\$ 290,000	12/4/2019
14829 Stinson Dr	Grass Valley CA	95949-6719	023-430-035-000	\$ 290,000	12/5/2019
14839 Woodland Loop	Penn Valley CA	95946-9173	031-010-033-000	\$ 290,000	8/9/2019
17756 Silver Pine Dr	Penn Valley CA	95946-9586	031-060-034-000	\$ 290,000	1/11/2019
13396 Thistle Loop	Penn Valley CA	95946-9146	031-420-006-000	\$ 290,000	9/30/2019
17919 Minnow Way	Penn Valley CA	95946-9645	033-380-004-000	\$ 290,000	9/6/2019
12090 Lakeshore N	Auburn CA	95602-8343	021-300-010-000	\$ 291,000	10/7/2019
19736 Casa Loma Dr	Grass Valley CA	95945-7640	026-070-049-000	\$ 292,500	12/6/2019
12640 Valley View Rd	Nevada City CA	95959-8904	037-270-073-000	\$ 292,500	8/12/2019
10375 Gold Dr	Grass Valley CA	95945-4615	007-240-019-000	\$ 293,000	6/10/2019
13700 Falling Leaf Ln	Penn Valley CA	95946-9350	002-250-041-000	\$ 295,000	6/26/2019
15162 You Bet Rd	Grass Valley CA	95945-9643	012-701-047-000	\$ 295,000	10/16/2019
17828 Foxtail Dr	Penn Valley CA	95946-9134	031-040-013-000	\$ 295,000	11/27/2019
11450 Buckeye Ct	Penn Valley CA	95946-9438	033-560-010-000	\$ 295,000	12/31/2019
15396 Cascade Loop	Nevada City CA	95959-9521	038-090-007-000	\$ 295,000	8/23/2019
18332 Lawrence Way	Grass Valley CA	95949-7301	024-580-011-000	\$ 295,500	8/6/2019
13604 Sun Forest Dr	Penn Valley CA	95946-9123	031-150-010-000	\$ 296,000	4/22/2019
17836 Sunfish Ct	Penn Valley CA	95946-9668	033-350-021-000	\$ 297,500	6/4/2019
12342 Sunset Ave	Grass Valley CA	95945-8508	052-150-003-000	\$ 297,500	9/27/2019
17029 Pasquale Rd	Nevada City CA	95959-9585	038-260-026-000	\$ 298,000	8/8/2019
14709 Torrey Pines Dr	Auburn CA	95602-8032	021-040-032-000	\$ 299,000	8/2/2019
11257 Torrey Pines Dr	Auburn CA	95602-8012	021-330-041-000	\$ 299,000	11/22/2019
14900 Pammy Way	Grass Valley CA	95949-6521	023-340-015-000	\$ 299,000	11/25/2019
17235 Bivens Pl	Grass Valley CA	95949-9278	025-590-016-000	\$ 299,000	11/27/2019
11640 Buckeye Cir	Penn Valley CA	95946-9439	033-580-004-000	\$ 299,000	10/29/2019
50629 Conifer Dr	Soda Springs CA	95728-	047-230-016-000	\$ 299,000	8/26/2019
13496 Alpha Rd	Washington CA	95986-	064-090-015-000	\$ 299,000	10/18/2019
12961 Ridge Rd	Grass Valley CA	95945-4927	008-070-013-000	\$ 300,000	2/13/2019
10462 Mercury Dr	Grass Valley CA	95945-7451	009-340-032-000	\$ 300,000	1/16/2019
11351 Torrey Pines Dr	Auburn CA	95602-8013	021-330-034-000	\$ 300,000	5/31/2019
24609 Oro Valley Rd	Auburn CA	95602-8230	021-430-018-000	\$ 300,000	12/23/2019
18227 Rollins View Dr	Grass Valley CA	95945-	028-181-006-000	\$ 300,000	11/26/2019
14333 Knobcone Dr	Penn Valley CA	95946-9519	031-080-017-000	\$ 300,000	4/18/2019
18428 Fair Oaks Dr	Penn Valley CA	95946-9559	031-270-004-000	\$ 300,000	5/3/2019
14072 Quail Nest Way	Nevada City CA	95959-9283	034-203-015-000	\$ 300,000	1/11/2019
10274 Durbrow Rd	Grass Valley CA	95945-9318	035-221-037-000	\$ 300,000	7/9/2019
10866 Floriston Ave	Truckee CA	96161-4506	048-110-013-000	\$ 300,000	7/2/2019
12914 Spanish Ln	Nevada City CA	95959-9550	038-080-012-000	\$ 300,500	9/25/2019
19066 Jayhawk Dr	Penn Valley CA	95946-9219	033-060-010-000	\$ 301,000	10/1/2019
13362 Red Dog Rd	Nevada City CA	95959-8859	036-750-008-000	\$ 302,000	10/25/2019
51247 Donner Pass Rd	Soda Springs CA	95728-	047-120-043-000	\$ 303,000	6/7/2019
10104 East Dr	Grass Valley CA	95945-8507	052-140-025-000	\$ 303,000	5/3/2019

17844 Huckleberry Dr	Penn Valley CA	95946-9561	031-080-045-000	\$ 304,000	2/26/2019
11074 Suzanne Way	Grass Valley CA	95945-4850	007-130-017-000	\$ 305,000	4/1/2019
11321 Brunswick Dr	Grass Valley CA	95945-	009-461-011-000	\$ 305,000	11/27/2019
15252 Pammy Way	Grass Valley CA	95949-6522	020-760-034-000	\$ 305,000	11/26/2019
18358 Hummingbird Dr	Penn Valley CA	95946-9639	033-290-022-000	\$ 305,000	5/9/2019
12927 Lake Wildwood Dr	Penn Valley CA	95946-9582	033-370-035-000	\$ 305,000	9/13/2019
19011 Siesta Dr	Penn Valley CA	95946-9398	051-260-073-000	\$ 305,000	4/29/2019
21064 Clivus Dr	Grass Valley CA	95949-8321	056-300-005-000	\$ 305,000	11/15/2019
12670 Golden Trout Way	Penn Valley CA	95946-9646	033-390-014-000	\$ 307,000	9/12/2019
18687 Easy St	Penn Valley CA	95946-9307	051-260-026-000	\$ 307,000	10/16/2019
14239 Pepperwood Dr	Penn Valley CA	95946-9577	031-080-029-000	\$ 309,000	5/3/2019
11776 Empty Diggins Ln	Rough And Ready CA	95975-9722	052-360-059-000	\$ 309,000	6/24/2019
24277 Darkhorse Dr	Auburn CA	95602-	011-181-007-000	\$ 310,000	5/24/2019
16176 Raylene Ct	Grass Valley CA	95945-8733	012-241-043-000	\$ 310,000	7/3/2019
12431 Polaris Dr	Grass Valley CA	95949-7632	021-200-026-000	\$ 310,000	4/25/2019
20340 Gunstock Rd	Grass Valley CA	95949-9526	027-080-023-000	\$ 310,000	6/11/2019
20173 New Rome Rd	Nevada City CA	95959-9406	034-300-041-000	\$ 310,000	9/27/2019
16710 Pasquale Rd	Nevada City CA	95959-9528	038-250-014-000	\$ 310,000	6/12/2019
24023 Green Valley Rd	Auburn CA	95602-8294	021-500-027-000	\$ 311,000	3/26/2019
11415 Sunset Pl	Grass Valley CA	95949-6749	023-470-047-000	\$ 311,000	9/9/2019
13235 Quaker Hill Cross Rd	Nevada City CA	95959-8835	036-690-017-000	\$ 312,000	8/30/2019
14368 Sun Forest Dr	Penn Valley CA	95946-9105	031-070-047-000	\$ 314,000	3/18/2019
19153 Lake Forest Dr	Penn Valley CA	95946-9418	033-540-011-000	\$ 314,000	3/8/2019
10858 Footwall Dr	Grass Valley CA	95945-7441	009-291-004-000	\$ 315,000	9/27/2019
14460 Sun Forest Dr	Penn Valley CA	95946-9105	031-070-040-000	\$ 315,000	9/4/2019
11055 Fisher Ct	Penn Valley CA	95946-9415	033-150-012-000	\$ 315,000	12/6/2019
18250 Lake Forest Dr	Penn Valley CA	95946-9456	033-520-023-000	\$ 315,000	7/12/2019
11380 Buckeye Cir	Penn Valley CA	95946-9406	033-570-003-000	\$ 315,000	11/22/2019
12723 Valley View Rd	Nevada City CA	95959-8904	037-270-012-000	\$ 315,000	7/19/2019
17957 Penn Valley Dr	Penn Valley CA	95946-8967	051-210-052-000	\$ 315,000	9/17/2019
12188 Silver Springs Pl	Grass Valley CA	95949-8156	055-050-014-000	\$ 315,000	5/28/2019
10735 Oak Dr	Grass Valley CA	95949-9762	056-130-013-000	\$ 315,000	8/27/2019
17908 Lake Forest Dr	Penn Valley CA	95946-8806	033-500-024-000	\$ 316,000	11/1/2019
10191 Pine Ct	Grass Valley CA	95949-9268	023-260-012-000	\$ 318,000	10/30/2019
11497 Sandpiper Way	Penn Valley CA	95946-9665	033-450-018-000	\$ 318,000	6/5/2019
14245 Torrey Pines Dr	Auburn CA	95602-8008	021-360-014-000	\$ 319,000	9/11/2019
14416 Lake Wildwood Dr	Penn Valley CA	95946-9568	031-250-042-000	\$ 319,000	1/9/2019
10380 Alta St	Grass Valley CA	95945-6129	008-220-003-000	\$ 320,000	12/24/2019
11288 Ball Rd	Grass Valley CA	95949-6708	023-480-005-000	\$ 320,000	6/28/2019
15563 Lorie Dr	Grass Valley CA	95949-6415	026-370-005-000	\$ 320,000	11/26/2019
11345 Sandpiper Way	Penn Valley CA	95946-9614	033-100-023-000	\$ 320,000	6/21/2019
17828 Whitefish Ct	Penn Valley CA	95946-9676	033-350-002-000	\$ 320,000	12/18/2019
17932 Minnow Way	Penn Valley CA	95946-9645	033-380-001-000	\$ 320,000	5/20/2019
19581 Chaparral Cir	Penn Valley CA	95946-9444	033-600-010-000	\$ 320,000	11/5/2019
20069 Echo Blue Dr	Penn Valley CA	95946-9442	033-620-012-000	\$ 320,000	9/20/2019
12646 Hutto Rd	Smartsville CA	95977-9605	050-200-008-000	\$ 320,000	11/7/2019
18716 Connie Dr	Grass Valley CA	95949-7133	024-680-002-000	\$ 321,000	11/20/2019
11576 Ragan Way	Grass Valley CA	95949-6724	023-470-027-000	\$ 322,000	4/23/2019
16409 Brewer Rd	Grass Valley CA	95949-7008	024-380-002-000	\$ 322,500	10/31/2019
18932 Wildflower Dr	Penn Valley CA	95946-9719	031-420-008-000	\$ 322,500	7/17/2019
14289 N Bloomfield Rd	Nevada City CA	95959-9228	034-081-060-000	\$ 322,537	5/16/2019
51144 Conifer Dr	Soda Springs CA	95728-	047-252-005-000	\$ 323,500	12/13/2019
12399 Pawnee Trl	Nevada City CA	95959-8809	038-180-014-000	\$ 324,000	12/31/2019
13891 Patterson Valley Rd	Grass Valley CA	95949-7607	053-200-046-000	\$ 324,000	7/22/2019
12582 Jayhawk Ct	Penn Valley CA	95946-9650	033-420-013-000	\$ 324,500	6/10/2019
22215 Willow St	Floriston CA	96111-4524	048-153-004-000	\$ 324,500	6/3/2019
11086 Cedar Ridge Dr	Grass Valley CA	95945-	009-442-003-000	\$ 325,000	2/7/2019
14204 Highland Dr	Grass Valley CA	95945-8813	012-060-019-000	\$ 325,000	9/23/2019

14002 Dalmatian Dr	Grass Valley CA	95945-9679	012-241-013-000	\$	325,000	2/22/2019
11268 Sunset Way	Grass Valley CA	95949-6616	020-460-010-000	\$	325,000	1/10/2019
24667 Oro Valley Rd	Auburn CA	95602-8201	021-420-034-000	\$	325,000	7/30/2019
13951 Torrey Pines Dr	Auburn CA	95602-8001	021-440-008-000	\$	325,000	10/4/2019
16832 Brewer Rd	Grass Valley CA	95949-6900	024-420-002-000	\$	325,000	8/19/2019
18816 Connie Dr	Grass Valley CA	95949-7134	024-680-007-000	\$	325,000	1/24/2019
17667 Penny Ct	Grass Valley CA	95949-7238	024-860-025-000	\$	325,000	7/12/2019
18006 Oak Way	Grass Valley CA	95945-9674	028-090-003-000	\$	325,000	7/30/2019
15697 Lakewood Ln	Grass Valley CA	95945-8695	028-100-019-000	\$	325,000	10/21/2019
17853 Minnow Way	Penn Valley CA	95946-9656	033-380-009-000	\$	325,000	4/12/2019
11509 Sandpiper Way	Penn Valley CA	95946-9665	033-450-019-000	\$	325,000	2/8/2019
11052 Bubbling Wells Rd	Grass Valley CA	95945-8491	035-550-021-000	\$	325,000	12/30/2019
12983 Mayflower Dr	Nevada City CA	95959-8974	037-320-020-000	\$	325,000	5/20/2019
13075 Northwoods Blvd	Truckee CA	96161-6339	045-040-023-000	\$	325,000	12/9/2019
15305 Black Gold Rd	Rough And Ready CA	95975-9735	053-010-046-000	\$	325,000	2/6/2019
13147 Vista Knls	Nevada City CA	95959-8515	062-180-050-000	\$	325,000	7/9/2019
10814 Genasci Rd	Nevada City CA	95959-9438	036-070-012-000	\$	326,000	4/24/2019
13344 Noble Hill Rd	Grass Valley CA	95945-8677	012-760-011-000	\$	328,000	3/12/2019
11022 Melody Rd	Big Oak Valley CA	95977-9525	050-140-046-000	\$	328,000	5/31/2019
10198 Stotler Ave	North San Juan CA	95960-9534	060-090-055-000	\$	328,000	12/13/2019
10679 Partridge Rd	Grass Valley CA	95945-7413	009-340-037-000	\$	329,000	6/5/2019
10450 Alta Sierra Dr	Grass Valley CA	95949-6884	020-040-023-000	\$	329,000	7/23/2019
16153 Lower Colfax Rd	Grass Valley CA	95945-9609	028-040-038-000	\$	329,000	7/15/2019
18514 Jayhawk Dr	Penn Valley CA	95946-9207	033-100-017-000	\$	329,000	11/1/2019
11470 Butler Rd	Grass Valley CA	95945-6921	007-300-028-000	\$	330,000	3/28/2019
10748 Pine Hill Dr	Grass Valley CA	95945-8728	009-390-006-000	\$	330,000	12/30/2019
15742 Names Dr	Grass Valley CA	95949-6803	020-040-040-000	\$	330,000	12/6/2019
10340 Carrington Ln	Grass Valley CA	95949-9151	022-281-069-000	\$	330,000	12/17/2019
14609 Pammy Way	Grass Valley CA	95949-6523	023-330-004-000	\$	330,000	3/8/2019
11686 Ragan Way	Grass Valley CA	95949-6771	023-520-036-000	\$	330,000	10/30/2019
17479 Virginia Way	Grass Valley CA	95949-7243	024-850-053-000	\$	330,000	3/15/2019
17722 Colfax Hwy	Grass Valley CA	95945-8680	028-070-041-000	\$	330,000	10/8/2019
12745 Greenbrook Loop	Penn Valley CA	95946-9609	033-310-028-000	\$	330,000	1/18/2019
13291 Quaker Hill Cross Rd	Nevada City CA	95959-8835	036-690-014-000	\$	330,000	9/18/2019
12704 Summit Ridge Dr	Nevada City CA	95959-9534	038-170-021-000	\$	330,000	5/17/2019
18468 Acorn Pl	Grass Valley CA	95949-9057	056-110-003-000	\$	330,000	4/10/2019
20629 Johnston Dr	Grass Valley CA	95949-7728	056-240-031-000	\$	330,000	4/29/2019
18098 Dog Bar Rd	Grass Valley CA	95949-9510	026-200-002-000	\$	331,500	3/8/2019
12694 Judd Ln	Grass Valley CA	95945-9018	012-210-012-000	\$	332,000	2/14/2019
20037 Tanglewood Rd	Grass Valley CA	95945-8880	026-080-059-000	\$	333,000	4/30/2019
11178 Alta Sierra Dr	Grass Valley CA	95949-6845	020-440-019-000	\$	334,000	7/10/2019
13038 Park View Dr	Grass Valley CA	95945-4921	008-030-028-000	\$	335,000	10/23/2019
11419 Alta Sierra Dr	Grass Valley CA	95949-6662	020-350-018-000	\$	335,000	4/17/2019
14867 Rattlesnake Rd	Grass Valley CA	95945-8712	023-130-045-000	\$	335,000	5/1/2019
16678 Annie Dr	Grass Valley CA	95949-7151	024-730-010-000	\$	335,000	6/4/2019
21294 Leslie Dr	Grass Valley CA	95945-7626	026-310-012-000	\$	335,000	2/21/2019
12781 Roadrunner Dr	Penn Valley CA	95946-9664	033-310-011-000	\$	335,000	3/12/2019
11624 Linnet Ct	Penn Valley CA	95946-9654	033-410-006-000	\$	335,000	5/24/2019
14196 Sun Forest Dr	Penn Valley CA	95946-9130	031-090-028-000	\$	335,909	1/22/2019
15786 Fay Rd	Grass Valley CA	95949-7015	026-490-001-000	\$	336,000	11/1/2019
13672 Sun Forest Dr	Penn Valley CA	95946-9123	031-150-008-000	\$	337,000	4/25/2019
12038 Wheatland Dr	Grass Valley CA	95949-9774	055-020-007-000	\$	337,500	2/20/2019
12814 Gaston Dr	Nevada City CA	95959-9579	038-060-017-000	\$	338,000	8/7/2019
19229 State Highway 49	Nevada City CA	95959-9305	004-450-010-000	\$	339,000	6/5/2019
10498 Cedar Ave	Grass Valley CA	95945-6003	007-250-028-000	\$	339,000	4/2/2019
15640 Names Dr	Grass Valley CA	95949-6879	020-030-013-000	\$	339,000	8/22/2019
18697 Joseph Dr	Grass Valley CA	95949-7210	024-640-004-000	\$	339,000	7/1/2019
12006 Warbler Way	Penn Valley CA	95946-9674	033-030-010-000	\$	339,000	4/2/2019

11948 Warbler Way	Penn Valley CA	95946-9674	033-040-017-000	\$ 339,000	7/9/2019
18659 Hummingbird Dr	Penn Valley CA	95946-9692	033-290-001-000	\$ 339,000	10/23/2019
15836 Mountain View Dr	Nevada City CA	95959-8869	038-220-018-000	\$ 339,000	4/5/2019
17882 Minnow Way	Penn Valley CA	95946-9656	033-370-003-000	\$ 339,073	7/16/2019
24616 Oro Valley Rd	Auburn CA	95602-8229	021-460-001-000	\$ 339,500	10/30/2019
14078 Greenhorn Rd	Grass Valley CA	95945-8484	006-410-050-000	\$ 340,000	9/4/2019
10220 Gold Dr	Grass Valley CA	95945-4614	007-190-021-000	\$ 340,000	6/28/2019
10045 Blue Jay Ln	Truckee CA	96161-2869	017-420-024-000	\$ 340,000	9/24/2019
11226 Edward Dr	Grass Valley CA	95949-6652	020-900-025-000	\$ 340,000	7/29/2019
13946 Rue Bechelle Ct	Grass Valley CA	95949-9262	022-190-002-000	\$ 340,000	10/25/2019
13186 Thistle Loop	Penn Valley CA	95946-9541	031-440-009-000	\$ 340,000	9/9/2019
18979 Chaparral Dr	Penn Valley CA	95946-9689	033-030-008-000	\$ 340,000	10/4/2019
11997 Warbler Way	Penn Valley CA	95946-9674	033-030-015-000	\$ 340,000	12/19/2019
18597 Lake Forest Dr	Penn Valley CA	95946-8824	033-530-030-000	\$ 340,000	8/8/2019
12953 Gaston Dr	Nevada City CA	95959-9524	038-080-007-000	\$ 340,000	1/29/2019
10109 Bunny Hill Rd	Soda Springs CA	95728-	047-040-017-000	\$ 340,000	9/19/2019
23015 Big Oak Dr	Smartsville CA	95977-9576	050-190-016-000	\$ 340,000	10/4/2019
16853 Oak Hollow Cir	Nevada City CA	95959-2006	004-200-023-000	\$ 342,000	5/28/2019
10026 Smith Rd	Grass Valley CA	95949-9202	022-180-024-000	\$ 342,000	5/22/2019
13000 Frosty Ln	Grass Valley CA	95945-4916	008-030-021-000	\$ 342,500	9/16/2019
18031 Lake Forest Dr	Penn Valley CA	95946-8823	033-510-023-000	\$ 343,000	7/26/2019
18611 Easy St	Penn Valley CA	95946-9307	051-260-047-000	\$ 343,000	3/19/2019
15693 Lorie Dr	Grass Valley CA	95949-6416	026-350-002-000	\$ 343,500	8/12/2019
15265 Sierra Star Ln	Grass Valley CA	95949-6763	023-450-035-000	\$ 344,500	10/25/2019
18098 Lake Forest Dr	Penn Valley CA	95946-9456	033-510-004-000	\$ 344,500	6/28/2019
13036 Frosty Ln	Grass Valley CA	95945-4916	008-030-018-000	\$ 345,000	6/11/2019
13874 Meadow View Dr	Grass Valley CA	95945-9007	012-180-010-000	\$ 345,000	5/8/2019
10873 Henson Way	Grass Valley CA	95949-6811	020-050-040-000	\$ 345,000	8/21/2019
15581 Robert Ct	Grass Valley CA	95949-6673	020-800-026-000	\$ 345,000	10/29/2019
23448 Amber Ct	Auburn CA	95602-8062	021-030-037-000	\$ 345,000	9/17/2019
13393 La Barr Meadows Rd	Grass Valley CA	95949-9551	023-070-029-000	\$ 345,000	4/12/2019
14205 Warren Dr	Grass Valley CA	95949-9125	023-310-024-000	\$ 345,000	9/30/2019
10847 Ball Rd	Grass Valley CA	95949-6710	023-500-019-000	\$ 345,000	6/11/2019
16496 Alexandra Way	Grass Valley CA	95949-7347	024-640-014-000	\$ 345,000	7/26/2019
16875 George Way	Grass Valley CA	95949-7336	024-640-030-000	\$ 345,000	4/15/2019
17235 Oscar Dr	Grass Valley CA	95949-7221	024-650-001-000	\$ 345,000	11/25/2019
17693 Lawrence Way	Grass Valley CA	95949-7111	024-760-008-000	\$ 345,000	10/25/2019
13921 Hemlock Dr	Penn Valley CA	95946-9515	031-110-037-000	\$ 345,000	4/12/2019
13982 Sun Forest Dr	Penn Valley CA	95946-9124	031-130-001-000	\$ 345,000	1/25/2019
19071 Rock Creek Rd	Nevada City CA	95959-9492	034-030-006-000	\$ 345,000	4/24/2019
21355 Running Horse Rd	Nevada City CA	95959-	034-030-055-000	\$ 345,000	12/11/2019
16320 Gold Bug Rd	Nevada City CA	95959-9531	038-210-003-000	\$ 345,000	3/18/2019
10343 Daffodil Ln	Penn Valley CA	95946-8986	051-390-028-000	\$ 345,000	4/17/2019
14383 Mccourtney Rd	Grass Valley CA	95949-7604	053-310-020-000	\$ 345,000	10/7/2019
18590 Oak Tree Rd	Nevada City CA	95959-	060-150-066-000	\$ 345,000	3/13/2019
10945 Washington Rd	Nevada City CA	95959-9159	064-250-020-000	\$ 345,000	2/6/2019
10227 Ivey Ln	Nevada City CA	95959-9336	060-350-011-000	\$ 346,000	11/25/2019
10733 Henson Way	Grass Valley CA	95949-6810	020-070-019-000	\$ 347,000	6/11/2019
10902 Ball Rd	Grass Valley CA	95949-6706	023-500-015-000	\$ 347,000	6/27/2019
15179 Carrie Dr	Grass Valley CA	95949-6406	026-350-015-000	\$ 348,000	11/27/2019
50879 White Fir Ter	Truckee CA	96161-	047-190-017-000	\$ 348,000	3/15/2019
10080 Melody Rd	Smartsville CA	95977-9536	050-130-025-000	\$ 348,000	3/15/2019
15691 Brewer Rd	Grass Valley CA	95949-7005	024-320-013-000	\$ 349,000	11/22/2019
17335 Brewer Rd	Grass Valley CA	95949-6906	024-510-011-000	\$ 349,000	10/22/2019
16548 Annie Dr	Grass Valley CA	95949-7151	024-720-013-000	\$ 349,000	2/28/2019
12449 Lake Wildwood Dr	Penn Valley CA	95946-9453	033-430-013-000	\$ 349,000	6/19/2019
14838 Echo Ridge Dr	Nevada City CA	95959-9633	035-080-034-000	\$ 349,000	12/27/2019
14206 Northwoods Blvd	Truckee CA	96161-7049	046-030-024-000	\$ 349,000	12/2/2019

18835 Hilltop Rd	Penn Valley CA	95946-9326	051-280-068-000	\$ 349,000	7/12/2019
13502 Loma Rica Dr	Grass Valley CA	95945-7809	006-850-005-000	\$ 350,000	2/25/2019
10555 Walker Dr	Grass Valley CA	95945-6022	007-270-022-000	\$ 350,000	3/12/2019
11784 Tammy Way	Grass Valley CA	95949-6620	020-400-013-000	\$ 350,000	8/21/2019
16923 Scott Way	Grass Valley CA	95949-7130	020-590-021-000	\$ 350,000	7/8/2019
12410 Lakeshore N	Auburn CA	95602-8127	021-240-007-000	\$ 350,000	3/12/2019
14170 Torrey Pines Dr	Auburn CA	95602-8017	021-340-004-000	\$ 350,000	7/5/2019
13518 La Barr Meadows Rd	Grass Valley CA	95949-9628	023-070-031-000	\$ 350,000	10/16/2019
11216 Hackett Ct	Grass Valley CA	95949-6739	023-440-006-000	\$ 350,000	9/13/2019
17035 Landini Pl	Grass Valley CA	95949-7162	025-520-036-000	\$ 350,000	4/10/2019
18436 Lake Forest Dr	Penn Valley CA	95946-8817	033-530-012-000	\$ 350,000	6/21/2019
51575 King Ave	Truckee CA	96161-	047-160-012-000	\$ 350,000	11/14/2019
50791 Conifer Dr	Soda Springs CA	95728-	047-242-014-000	\$ 350,000	10/11/2019
24590 Copel Ln	Nevada City CA	95959-	061-190-050-000	\$ 350,000	9/25/2019
11050 Scrub Oak Ln	Grass Valley CA	95945-8451	038-360-017-000	\$ 350,500	8/16/2019
15099 Rattlesnake Rd	Grass Valley CA	95945-8895	023-540-005-000	\$ 351,000	10/4/2019
11997 Crystal Wells Rd	Nevada City CA	95959-9516	036-760-005-000	\$ 351,000	12/4/2019
10168 Adam Ave	Grass Valley CA	95945-6042	007-190-023-000	\$ 353,000	5/9/2019
10758 Henson Way	Grass Valley CA	95949-6808	020-060-033-000	\$ 353,000	3/11/2019
15156 Lorie Dr	Grass Valley CA	95949-6408	026-340-008-000	\$ 354,000	9/17/2019
17125 State Highway 49	Nevada City CA	95959-9301	004-441-069-000	\$ 355,000	4/26/2019
11724 Alta Vista Ave	Grass Valley CA	95945-5514	008-161-004-000	\$ 355,000	12/10/2019
12464 Poplar Rd	Auburn CA	95602-8122	021-200-015-000	\$ 355,000	2/15/2019
24420 Camelia Way	Auburn CA	95602-8265	021-430-026-000	\$ 355,000	5/30/2019
15390 Penfold Pl	Grass Valley CA	95949-9478	023-040-063-000	\$ 355,000	6/10/2019
11126 Norager Way	Grass Valley CA	95949-6735	023-440-034-000	\$ 355,000	11/5/2019
18109 Jayhawk Dr	Penn Valley CA	95946-9213	033-450-045-000	\$ 355,000	9/16/2019
14372 Knobcone Dr	Penn Valley CA	95946-9519	031-060-018-000	\$ 356,000	8/16/2019
14187 Lodgepole Dr	Penn Valley CA	95946-9574	031-090-016-000	\$ 356,500	8/29/2019
13688 Torrey Pines Dr	Auburn CA	95602-8217	021-380-041-000	\$ 357,000	6/7/2019
10863 Dorchester Dr	Truckee CA	96161-1544	040-340-035-000	\$ 357,500	6/10/2019
11612 Linnet Ct	Penn Valley CA	95946-9654	033-410-005-000	\$ 358,000	4/1/2019
15053 Stinson Dr	Grass Valley CA	95949-6720	023-450-022-000	\$ 359,000	6/4/2019
11898 Hanley Dr	Grass Valley CA	95949-6751	023-520-007-000	\$ 359,000	8/14/2019
17813 Jayhawk Dr	Penn Valley CA	95946-9210	033-390-019-000	\$ 359,000	10/4/2019
17708 Chaparral Dr	Penn Valley CA	95946-9643	033-340-012-000	\$ 359,500	1/17/2019
10131 Alta Vista Dr	Grass Valley CA	95945-6123	008-220-032-000	\$ 360,000	12/2/2019
10982 Meyer Way	Grass Valley CA	95949-6817	020-010-013-000	\$ 360,000	3/19/2019
10360 Kenwood Dr	Grass Valley CA	95949-7512	023-260-002-000	\$ 360,000	2/22/2019
17319 Norlene Way	Grass Valley CA	95949-7157	024-010-009-000	\$ 360,000	6/11/2019
17908 Lawrence Way	Grass Valley CA	95949-7105	024-810-013-000	\$ 360,000	11/26/2019
13997 Linden Rd	Grass Valley CA	95945-9631	028-090-016-000	\$ 360,000	3/22/2019
13593 Lake Wildwood Dr	Penn Valley CA	95946-9580	031-170-009-000	\$ 360,000	11/26/2019
18056 Hummingbird Dr	Penn Valley CA	95946-9698	033-400-012-000	\$ 360,000	10/11/2019
11380 Tree Top Ln	Nevada City CA	95959-9687	035-080-003-000	\$ 360,000	1/31/2019
18843 Penn Valley Dr	Penn Valley CA	95946-8922	051-250-019-000	\$ 360,000	12/5/2019
11773 Polaris Dr	Grass Valley CA	95949-7612	053-240-013-000	\$ 360,000	4/12/2019
10020 Braemar Way	Grass Valley CA	95949-9255	023-250-068-000	\$ 361,000	3/8/2019
11301 Alpine Ln	Grass Valley CA	95945-6906	007-300-008-000	\$ 362,000	2/28/2019
16610 George Way	Grass Valley CA	95949-7331	024-610-012-000	\$ 362,000	6/28/2019
14394 Sun Forest Dr	Penn Valley CA	95946-9105	031-070-045-000	\$ 362,000	2/15/2019
18753 Hummingbird Dr	Penn Valley CA	95946-9692	033-280-007-000	\$ 362,000	3/22/2019
15333 Sierra Star Ln	Grass Valley CA	95949-6764	023-450-032-000	\$ 364,000	7/17/2019
18884 Cozy Grove Ct	Penn Valley CA	95946-9304	051-280-056-000	\$ 364,000	3/14/2019
10942 Henson Way	Grass Valley CA	95949-6809	020-050-022-000	\$ 365,000	11/18/2019
16955 Angelina Way	Grass Valley CA	95949-7138	020-860-015-000	\$ 365,000	3/13/2019
15324 Kingsbury Cir	Grass Valley CA	95949-6584	023-190-030-000	\$ 365,000	8/15/2019
18095 Norlene Way	Grass Valley CA	95949-7312	024-050-005-000	\$ 365,000	4/15/2019

15745 Brewer Rd	Grass Valley CA	95949-7006	024-320-010-000	\$ 365,000	6/28/2019
16463 Judith Ct	Grass Valley CA	95949-7014	024-340-011-000	\$ 365,000	10/4/2019
15658 Shebley Rd	Grass Valley CA	95945-9627	028-070-012-000	\$ 365,000	5/31/2019
18319 Fair Oaks Dr	Penn Valley CA	95946-9558	031-270-014-000	\$ 365,000	4/30/2019
17608 Lake Forest Dr	Penn Valley CA	95946-8805	033-430-028-000	\$ 365,000	11/27/2019
11881 Wild Cherry Ln	Nevada City CA	95959-9444	036-210-017-000	\$ 365,000	4/18/2019
12841 Summit Ridge Dr	Nevada City CA	95959-9599	038-130-005-000	\$ 365,000	3/29/2019
10871 Tobacco Rd	North San Juan CA	95960-	061-270-004-000	\$ 365,000	5/29/2019
12836 Torrey Pines Dr	Auburn CA	95602-8111	021-180-039-000	\$ 365,500	1/24/2019
22064 Clivus Dr	Grass Valley CA	95949-6305	056-300-014-000	\$ 365,500	11/25/2019
14291 Pepperwood Dr	Penn Valley CA	95946-9577	031-080-025-000	\$ 367,000	12/5/2019
15814 Norlene Way	Grass Valley CA	95949-6823	020-440-027-000	\$ 367,500	7/2/2019
21753 T-Bar Dr	Truckee CA	96161-	047-101-022-000	\$ 367,500	1/16/2019
15438 Lorie Dr	Grass Valley CA	95949-6409	026-370-016-000	\$ 368,000	11/26/2019
12951 Northwoods Blvd Apt 2	Truckee CA	96161-6372	045-050-062-000	\$ 368,000	4/8/2019
17190 Alexandra Way	Grass Valley CA	95949-7350	024-560-018-000	\$ 368,500	5/31/2019
12855 Greenhorn Rd	Grass Valley CA	95945-8478	006-710-013-000	\$ 369,000	10/1/2019
14746 Stinson Dr	Grass Valley CA	95949-6715	023-430-025-000	\$ 369,000	2/7/2019
15788 Castle Ct	Grass Valley CA	95949-9796	002-520-013-000	\$ 370,000	5/31/2019
12160 Sierra Dr E	Truckee CA	96161-5000	018-540-006-000	\$ 370,000	10/8/2019
11925 Francis Dr	Grass Valley CA	95949-6683	020-800-044-000	\$ 370,000	4/12/2019
12176 Poplar Rd	Auburn CA	95602-8100	021-220-034-000	\$ 370,000	8/14/2019
11150 Bobolink Way	Auburn CA	95602-8058	021-340-057-000	\$ 370,000	7/22/2019
17584 Wallis Dr	Grass Valley CA	95949-7244	024-890-006-000	\$ 370,000	10/25/2019
15009 Woodland Loop	Penn Valley CA	95946-9548	031-010-041-000	\$ 370,000	11/15/2019
13093 Mayflower Dr	Nevada City CA	95959-8975	037-320-024-000	\$ 370,000	5/15/2019
11803 Torrey Pines Dr	Auburn CA	95602-8311	021-150-015-000	\$ 371,000	10/3/2019
14700 Sunrock Rd	Nevada City CA	95959-9710	004-410-003-000	\$ 372,000	4/30/2019
18638 Mccourtney Rd	Grass Valley CA	95949-7622	002-680-006-000	\$ 373,000	12/9/2019
19313 Bald Eagle Loop	Penn Valley CA	95946-9474	033-550-021-000	\$ 373,000	5/8/2019
10552 Oak St	Grass Valley CA	95945-6011	007-260-029-000	\$ 374,000	12/12/2019
22680 Sunset Ridge Dr	Auburn CA	95602-8391	021-550-007-000	\$ 374,000	12/10/2019
22181 Juniper St	Floriston CA	96111-4508	048-156-002-000	\$ 374,000	11/25/2019
10976 Bonnie View Way	Grass Valley CA	95949-9793	007-360-062-000	\$ 375,000	11/5/2019
14015 Arrowhead Mine Rd	Grass Valley CA	95945-9644	012-730-017-000	\$ 375,000	8/2/2019
22850 Sunset Ridge Dr	Auburn CA	95602-8077	021-310-007-000	\$ 375,000	9/11/2019
14160 Torrey Pines Dr	Auburn CA	95602-8017	021-340-005-000	\$ 375,000	5/1/2019
11525 Shangrila Ln	Grass Valley CA	95949-8742	022-090-010-000	\$ 375,000	1/14/2019
15386 Sunshine Springs Pl	Grass Valley CA	95945-9603	028-020-049-000	\$ 375,000	11/20/2019
11584 Sandpiper Way	Penn Valley CA	95946-9665	033-410-021-000	\$ 375,000	8/15/2019
15489 Cascade Dr	Nevada City CA	95959-8855	038-260-008-000	\$ 375,000	2/27/2019
16525 Hillaire Rd	Rough And Ready CA	95975-9709	052-340-042-000	\$ 375,000	5/1/2019
19163 Oak Tree Rd	Nevada City CA	95959-8517	060-390-006-000	\$ 375,000	12/20/2019
10690 Rest Eze Way	Rough And Ready CA	95975-9738	053-010-039-000	\$ 376,500	5/24/2019
14182 Torrey Pines Dr	Auburn CA	95602-8017	021-340-003-000	\$ 377,500	1/28/2019
14097 Torrey Pines Dr	Auburn CA	95602-8007	021-340-026-000	\$ 378,000	12/6/2019
11435 Avern Way	Grass Valley CA	95949-6581	020-320-023-000	\$ 379,000	11/14/2019
25038 Long Ct	Auburn CA	95602-8239	021-380-012-000	\$ 379,000	10/30/2019
12952 Torrey Pines Dr	Auburn CA	95602-8177	021-480-016-000	\$ 379,000	6/13/2019
14700 Greenwood Cir	Nevada City CA	95959-9690	035-080-008-000	\$ 379,000	1/23/2019
10514 C St	Grass Valley CA	95945-4608	007-260-008-000	\$ 379,500	7/31/2019
16965 Old Downieville Hwy	Nevada City CA	95959-2001	004-151-016-000	\$ 380,000	6/3/2019
11060 Lamby Ln	Grass Valley CA	95945-6033	007-270-015-000	\$ 380,000	8/12/2019
11550 Polaris Dr	Grass Valley CA	95949-8702	007-430-031-000	\$ 380,000	7/2/2019
11485 Tammy Way	Grass Valley CA	95949-6622	020-390-023-000	\$ 380,000	9/20/2019
16981 Scott Way	Grass Valley CA	95949-7130	020-590-023-000	\$ 380,000	3/28/2019
22355 Dalen Pl	Grass Valley CA	95949-8353	021-720-039-000	\$ 380,000	10/30/2019
10450 Quail Dr	Grass Valley CA	95949-9252	023-250-003-000	\$ 380,000	8/15/2019

16491 George Way	Grass Valley CA	95949-7333	024-610-026-000	\$	380,000	9/19/2019
10756 Pekolee Dr	Grass Valley CA	95949-9260	025-512-035-000	\$	380,000	8/16/2019
11504 Sandpiper Way	Penn Valley CA	95946-9665	033-450-006-000	\$	380,000	2/4/2019
16013 Shannon Way	Nevada City CA	95959-8945	035-060-003-000	\$	380,000	10/2/2019
13860 Winding Way	Nevada City CA	95959-9610	037-270-039-000	\$	380,000	4/22/2019
14965 Lake Ln	Nevada City CA	95959-9570	038-070-006-000	\$	380,000	8/26/2019
13324 Falcon Point Pl	Truckee CA	96161-6446	045-060-010-000	\$	380,000	11/5/2019
12784 Falcon Point Pl	Truckee CA	96161-6443	045-120-005-000	\$	380,000	1/17/2019
13772 Mystic Mine Rd	Nevada City CA	95959-9032	052-231-005-000	\$	380,000	11/15/2019
10429 Dolomite Ct	Rough And Ready CA	95975-9762	053-010-081-000	\$	380,000	9/25/2019

HOME Investment Partnerships Program**Part B Program Activities Application**Applicant Name COUNTY OF NEVADA

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

I. Activity

In the table below indicate the activity you are applying for by double-clicking on the desired checkbox and choosing "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 the activity you are applying for: (double-click to check/uncheck)

☐ First-Time Homebuyer Program

☐ Homebuyer Acquisition Only

☐ Homebuyer Acquisition with Rehabilitation

☐ Infill New Construction

☐ Owner-Occupied Rehabilitation

☒ Tenant-Based Rental Assistance (TBRA)
II. Activity 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:**

The TBRA Program is a rental subsidy program that is designed to assist eligible tenants with the payment of monthly rent and utility costs, as well as the payment of security and utility deposits. TBRA assistance will make up the difference between the amount the household can afford to pay for monthly rent and utilities and the actual cost of the housing selected by the household. All TBRA assistance will be made in the form of a grant, and will not have to be repaid. The County anticipates assisting approximately 40 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 Program will utilize a maximum monthly rental subsidy for each household that will not cannot exceed

the difference between the rental assistance payment standard by bedroom size and thirty percent (30%) of the family's adjusted monthly income. Although a participant may choose a rental with a rent higher or lower than the Rent Standard, the participant must contribute a minimum of ten percent (10%) and may contribute a maximum of 35% of monthly gross income toward the monthly rent. Additionally, the program will make a determination as to the Rent Standard (maximum gross rent that can be approved) based upon HUD's current Fair Market Rents, updated annually. This Rent Standard will serve as the basis for the calculation of TBRA assistance and may be paid for a maximum of 24 months. The TBRA Program has elected to utilize the project-specific utility schedule in which the housing unit is located, when available. If none is available for a given unit, the local Public Housing Authority's Schedule of Utility Allowances will be utilized

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.

HQS standards will be met for all units in the program. The County of Nevada believes the expanded TBRA program will reach the highest needs population and establish a bridge to 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 required 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?

N/A

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

The County of Nevada will operate the program within their existing Health & Human Services Agency which provides services to the population the funds are meant to reach. Staff has the skill level and capacity to operate the program.

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

\$25,000

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

If the costs exceed the amount indicated, the County will cover the costs as required to ensure a successful program is implemented.

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 supervises the work of an administrative subcontractor/subrecipient, if one is proposed.

Briefly describe the roles and responsibilities of each member. For applicant staff only, estimate the amount of hours per month dedicated to program administration. 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 of Housing and Community Development (Department) in understanding the 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
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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	50	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	530-265-1645	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

CHDO Certification Process: New applicants and CHDO's with current certifications that will expire by the NOFA application due date must submit a complete CHDO Certification package with all exhibits and attachments by November 22, 2019 to the Department. 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 the Department to conduct a

modified re-certification process each time new CHDO set-aside funding is awarded. If you are an existing CHDO you must submit the Department CHDO approval letter with your HOME application as **Exhibit B3**. If you are an existing CHDO and your CHDO recertification was prior to January 22, 2019, you must submit the documents listed in Appendix B in addition to the Department CHDO approval letter with your HOME application as **Exhibit B3**.

For assistance with the CHDO Certification Process, contact Jeri Amendola (916) 263-2305.

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 must 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
Jurisdiction # 3	City of Nevada City
Jurisdiction # 4	City of Truckee

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 **Exhibit B6** in this Application. Applicants must submit a separate Exhibit B6 for each program activity being applied for.

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 2019 (however, we prefer the most up-to-date comparables possible), and must contain comparable actual sales data from at least ten 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 2019. 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 with Audited Financial Statement 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.

2019 HOME PART B PROGRAM ACTIVITIES APPLICATION 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
N/A	N/A	B2	CHDO Role Documentation
N/A	N/A	B3	CHDO recertification documents set forth in NOFA Appendix B and must be submitted by existing CHDOs last certified prior to January 22, 2019, whose 3-year CHDO certification has not yet expired. If you are a new CHDO or you are an existing CHDO with a certification that is going to expire before the NOFA application due date, see instructions for the certification submission process.
X	X	B4	Prior Experience – same as proposed activity
X	X	B5	Prior Experience – different than proposed activity
X	X	B6	Certification for Program Guidelines
N/A	N/A	B7	First-Time Homebuyer Program Feasibility <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".
N/A	N/A	B8	Project Financing Summary (Infill New Construction applicants only). This is in the same Excel file in which Exhibit B7 is found.
N/A	N/A	B9	Construction Sources and Uses (Infill New Construction applicants only). This is also in the same Excel file in which Exhibit B7 is found.
N/A	N/A	B10	Market Comparables (Infill New Construction applicants only). Produced by applicant.
N/A	N/A	B11	Preliminary Construction Cost Estimate (Infill New Construction applicants only). Produced by applicant.
N/A	N/A	B12	Developer Capacity Information (Excel file) – CHDO Applicants Only

Mike Dent, Director, HHSA Housing & Community Services

Mike Dent has been an employee of Nevada County since 1995. Mike began his career with Nevada County as a Correctional Officer and then a Family Support Officer between 1995-1998. He then transitioned to a Probation Officer until 2006 where he was then promoted to a Probation Manager through 2014. In 2014 he was promoted to the Director of Nevada County Social Services where he directed multiple services provided through the County with state and federal funding. He managed Social Services, Child Welfare, Eligibility Services, Veterans Services, CalWORKs and Adult Services. He managed a total staff of 97 with over \$43 million in funding.

In July of 2018 Mike was promoted to Director of Nevada County Child Support, Collection, and Housing Community Development Services. Mike directs all child support activities, county collections, CDBG, CSBG, rental, and down payment assistance activities for Nevada County. Continue to serve as staff for the Adult and Family Services Commission (CSBG) and is a director of the Homeless Resource Counsel of the Sierras (Continuum of Care) which includes administration of State HCS homeless grant programs including No Place Like Home and Homeless Emergency Assistance Program.

Mike has a master's degree in Public Administration, a Bachelor of Arts in Liberal Studies with a minor in Public Administration, Criminal Justice and a Paralegal Certification. He chaired CWDA's 20 Small County and Fiscal Services committee and served as the Regional Representative for the CalACES Consortium representing 11 rural counties.

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

Ryan Gruver, HHSA Chief Fiscal Administrative Officer (CFAO)

HHSA's Chief Fiscal Administrative Officer oversees the \$101 million HHSA budget, and the fiscal and administrative —management of eight County Departments/Divisions under the HHSA 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 and Tenant Based Rental Assistance Program. This involves liaison among the different stakeholders including landlords, tenants, agents, financial institutions, homeowners, title companies, county staff and state and federal agencies. The ASA will ensure the completion of application, income documentation, unit inspections, 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
- Lease Review

Mr. Choate has more than 29 years of government agency experience. Mr. Choate has an 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

RESUME & DUTY STATEMENT

HOME 2020

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.

RESUME & DUTY STATEMENT

HOME 2020

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, 2013 – 2019, for the same activity proposed in the 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
2019	0	HOME CONTRACT DELAYED		
2018	0	HOME CONTRACT DELAYED		
2017	10	HOME	TBRA	COUNTY OF NEVADA
2016	10	HOME	TBRA	COUNT OF NEVADA
2015				
2014	1	HOME	TBRA	COUNTY OF NEVADA
2013	6	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, 2013–2019, 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 ten entries on this form. A minimum of two 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 2013 and 2019)	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
2019	0	HOME CONTRACT DELAYED		
2018	0	HOME CONTRACT DELAYED		
2017	6	HOME/USDA	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 NEVDAA
2015	4	USDA/CALHOME	OOR	COUNTY OF NEVADA
2014	3	HOME, COUNTY	FTHB	COUNTY OF NEVADA
2014	4	USDA/CALHOME	OOR	COUNTY OF NEVADA

PROGRAM GUIDELINES

Activity: TBRA

Applicants for HOME Program Activities are not required to provide a printed copy or a CD of their most recently approved Program Guidelines. Instead, Applicants must certify the following:

- ☒ Applicant certifies that if awarded, it will use the State HOME Program current "Best Practices" Guideline templates for the above referenced activity. The Applicant is required to submit completed requested choices and options within 30 days of the request from the Department. HOME Program Guidelines templates are available by request to your assigned Contract Management HOME Representative.

Applicant: COUNTY OF NEVADA

Certified By: HEIDI HALL

Title: BOARD CHAIR

Signature:

Heidi Hall

Date:

1/17/2020

HOME Program Factor: State Objectives

Are you applying for Tenant-Based Rental Assistance (TBRA) in 2019?			Yes																					
Sub-factor #1: Expenditure Rates - 90 Points																								
Applicants that have higher expenditure rates (i.e., expenditure rates of 55 percent and above) for all 2014-2016 HOME Program Activities contracts shall receive state objective points by selecting either (1) or (2) below:			90																					
(1) Is applicants expenditure rate at or above 60 percent? (90 points)	Yes		90																					
(2) Is Expenditure rate between 55 percent to 59.99 percent? (60 points)	Yes		60																					
Expenditure rates will be calculated in accordance with the "Expended Funds" definition in Section II.A of this NOFA																								
Sub-factor #2: Access to Opportunity and Homelessness - 110 Points																								
<p>The Department may award 110 State Objective points to applicants that address the below criteria. For this HOME NOFA, the Department modified its State Objective criteria and scoring to include access to opportunity and efforts to address homelessness. These points will be awarded to applicants with local governments that have 1) identified in the Access to Opportunity strategies at least one activity in each of the three categories: Outreach and Engagement, Prioritize and Diversify Investment and Encourage Housing Choices in Higher Opportunity Neighborhoods. AND 2) either applied for tenant-based rental assistance (TBRA), or has identified in the Homelessness strategies at least one action in each of the following three areas: Zoning and Land Use, Funding, and Data Outreach and Coordination. Developer/CHDO applicants may document actions by a local government completing and certifying this form in any area they are authorized to operate in. The following provides the criteria for which access to opportunity and homelessness objectives will be evaluated. In order for applicants to receive State Objective Points for HOME programs, please complete and submit the HOME State Objective Criteria and Scoring form with the application.</p>			110																					
<p>ACCESS TO OPPORTUNITY CRITERIA: State Objective Points may be awarded for completed, pending or planned actions to promote access to opportunity for lower income households. HCD may award points to an applicant where the local government has certified actions in creating more equitable and integrated neighborhoods. Developer/CHDO applicants may document actions by local governments completing and certifying this form in any area they are authorized to operate in.</p>																								
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Local government or developer/CHDO provides training for staff, elected officials and appointees on issues of disparity, structural racism, and inequality	Completed	Staff routinely receives wide ranging training in these areas not only at Department Staff meeting but also at Agency Staff meeting. At the May 17, 2019, Agency Staff meeting, all staff participated in a poverty simulator.
Meetings are conducted at suitable times, accessible to people with disabilities and public transit and with resources allocated for food, childcare, interpretation, and translation services	Completed	County Meetings are conducted at regular intervals with advance notice provided to the public in accordance with program requirements and/or the Brown Act. Facilities are ADA compliant and measures are in place to provide any additional requested accommodations. Public Transit provides services to most County Facilities.
Other (describe how this meets subarea objective)		

Access to Opportunity Prioritize and Diversify	Completed, Pending, Planned	Describe Action, Milestones and Estimated Completion Date for Pending and Planned Actions
Action		
Actively seek a variety of funding opportunities for neighborhoods of concentrated poverty such as rehabilitation, parks, transit and active transportation	Completed	The County actively seeks funding opportunities including HOME, CDBG, CalHOME, HPG, NPLH and others as funding is available.
Develop a proactive code enforcement program that targets areas of concentrated rehabilitation needs, results in repairs and mitigates potential cost, displacement and relocation impacts on residents	Completed	The County has an active Code Enforcement Department that correlates services with the Housing and Community Services Department, and Health and Human Services.
Dedicate or seek funding to prioritize basic infrastructure improvements (e.g., water, sewer) in disadvantaged communities while mitigating displacement and increased costs to vulnerable populations (e.g., seniors, persons with disabilities and farmworkers)	Completed	The County continually seeks funding to assist in this area. The County received a 2013 CDBG grant to install lateral sewage lines to service 150 low income households. The County was most recently awarded SB2 funding to provide sewer and water connections for the development of a parcel for low income housing.
Target acquisition and rehabilitation to vacant and blighted properties in neighborhoods of concentrated poverty	Pending	The County is currently discussing the purchase of several properties to rehabilitate.
Other (describe how this meets subarea objective)		

Access to Opportunity Encourage Housing Choices in Higher Opportunity Neighborhoods	Completed, Pending, Planned	Describe Action, Milestones and Estimated Completion Date for Pending and Planned Actions
Action		
Collaborate with high performing school districts to promote a diversity of students and staff to serve lower income students	Completed	Schools and County share student data to provide outreach and benefits to low income families for SNAP benefits.
Affirmatively market or take other actions to promote use of housing choice vouchers in high opportunity areas	Completed	County Housing works with the Regional Housing Authority to provide Housing Choice Vouchers in High Opportunity Areas of the County and a multi agency team has been established to provide outreach to those in need of housing along with recruiting landlord
Rezone higher density sites in areas of high opportunity		

Utilize land use, zoning and development standards to address barriers to housing choices in high opportunity areas such as ADU ordinances, minimum lot sizes and transit availability	Pending	The County has an ADU ordinance that was updated recently to encourage ADU development. The update brought the ADU ordinance into compliance with State Law added a fee deferral for persons who use their ADU for Low and very Low income individuals, restricted use of new ADUs as Short Term Rentals. Additionally, the County is preparing a CalHOME application to fund ADU's with priority focused on high opportunity areas within the County.
Target housing creation or mixed income strategies (e.g., funding, incentives, policies and programs, density bonuses, land banks, housing trust funds) and market opportunities in all parts of the community	Completed	The County successfully worked with a developer to resyndicate TCAC bonds to maintain a forty unit low income apartment complex with escrow closing in July of 2019. The County has additionally committed general fund and HOME PI to fund a 31 unit low income Srenior apartment complex. Futher thr County is working with a developer to
Other (describe how this meets subarea objective):		

PERSONS EXPERIENCING HOMELESSNESS CRITERIA: State Objective Points shall be awarded for completed, pending or planned housing first actions, including policies to streamline program implementation for people experiencing homelessness and other at risk populations facing additional barriers to obtaining housing.

HCD may award points to an applicant where the local government has certified actions to identify opportunities to reduce the prevalence of homelessness and provide services to meet the challenges of serving this vulnerable population. Developer/CHDO applicants may document actions by local governments completing and certifying this form in any area they are authorized to operate in.

Zoning and Land Use - Utilizing zoning and land use strategies to encourage housing for those experiencing homelessness such as permit streamlining, fees and incentives and concessions beyond state density bonus law (Government Code Section 65915).	Funding – Seeking and utilizing funding to integrate housing first approaches, including rapid re-housing and priority tenant selection in housing development.	Data, Outreach and Coordination – Efforts to better engage people experiencing homelessness such as consistent data and coordinating efforts with Continuums of Care.
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Homelessness Zoning and Land Use	Completed, Pending, Planned	Describe Action, Milestones and Estimated Completion Date for Pending and Planned Actions
Action		
Permit streamlining for transitional and supportive housing (e.g., non-discretionary, priority processing)		
California Environmental Quality Act (CEQA) streamlining or exemption for transitional and supportive housing		
Fee waivers or deferrals	Completed	The County Land Use Code provides for the deferral of fees for ADUs that restrict use for low or very low income persons or families. for ADU's where a deed restriction is recorded, payment of impact fees impact fees are deferred from the date of the building permit issuance until the time of final occupancy.
Incentives and concessions beyond State Density Bonus Law (Government Code Section 65915)		
California Environmental Quality Act (CEQA) streamlining or exemption for transitional and supportive housing		
Homelessness Funding		Describe Action, Milestones and Estimated Completion Date for Pending and

Action	Completed, Pending, Planned	Describe Action, Milestones and Estimated Completion Date for Pending and Planned Actions
Implementing housing first practices consistent with the core components of Welfare and Institutional Code Section 8255(b)	Completed	As of June 30, 2017 All County homeless programs and contracted providers do not screen out participants based on substance use or mental illness. COUnty housing programs "screen in" participants based on standardized vulnerability assessment. Milestone: County contrated with Corporation for Supportive Housing to host a one day "Housing First Principles" training for County and Nonprofit program staff and County leadership .
Rapid – re-housing or housing subsidies to households experiencing homelessness including tenant based assistance	Completed	Nevada County has dedicated flexible housing funds that are available to all county homeless service providers for a variety of qualified expenses including deposits, rental subsidies (short and long term) and to support landlord risk mitigation activities aimed at recruiting more landlords to rent to program participants
Utilizing coordinated entry or assessment for tenant referral maintained by the Continuum of Care to provide priority in new development or rehabilitation of housing for persons experiencing homelessness	Completed	Nevada County has implemented the Coordinated Entry System and facilites weekly meetings of multiple providers to prioitize housing resources to the most vulnerable. Nevada County provides funding for the system and for partner agenices to acquire Homeless Management Information System (HMIS) licenses.
Commitment of Housing Choice (section 8) vouchers to those that are homeless, or commitment to project base a certain number of vouchers for permanent supportive housing	Completed	Nevada County worked with the Regional Housing Authority to successfully acquire an allocation of Section 8 vouchers specifically for homeless, disabled residents of Nevada County. Nevada County is currently applying for an allocation of Section 8 vouchers specific to Transitiioanal Age Youth (TAY) homeless population

Homelessness Data, Outreach and Coordination	Completed, Pending, Planned	Describe Action, Milestones and Estimated Completion Date for Pending and Planned Actions
Action		
Documenting outcomes utilizing systems such as Homeless Management Information Systems (HMIS)	Completed	Nevada County has 25 total HMIS licenses allocated to the Continuum of Care. Every program that administers direct services to the homeless are represented in the HMIS system and data is collected to document outcomes
Coordinating outreach and service strategies with the Continuum of Care	Completed	Nevada County has implemented a 8 member unified outreach team comprised of staff from 4 CoC organization. The team provides reports to the CoC every months. These reports are derived from HMIS
Local government has adopted a comprehensive plan around homelessness and regularly meets in some capacity to insure implementation such as a local interagency council or task force on homelessness	Completed	Nevada County adopted a 2018 Strategic Plan to Combat Homelessness. The County further refined that plan and publish a comprehensive county-wide strategic plan in January of 2020
State Objective Point Total Sub-factor #1 and #2	200	

I certify under penalty of perjury that all of the information contained in this HOME STATE OBJECTIVE CRITERIA AND SCORING FORM (including all supporting documentation) is true and correct. I understand and acknowledge that making false statements on this document, including any documents submitted in support of it, is a crime under federal and California state laws, which may result in criminal prosecution.

Heidi Hall	Chair, Board of Supervisors	<i>Heidi Hall</i>	1/17/2020
Certifying Official's Name (Print)	Title	Certifying Official's Signature	Date