

# CalHome Program

## NOTICE OF FUNDING AVAILABILITY (NOFA) **Amended**



**Gavin Newsom, Governor  
State of California**

**Alexis Podesta, Secretary  
Business, Consumer Services and Housing Agency**

**Douglas R. McCauley, Acting Director  
Department of Housing and Community Development**

**2020 West El Camino Avenue, Suite 500  
Sacramento, CA 95833  
Phone: (916) 263-2771  
email: [CalHomeNOFA@hcd.ca.gov](mailto:CalHomeNOFA@hcd.ca.gov)  
<http://www.hcd.ca.gov/grants-funding/nofas.shtml>**

**Application Technical Support email:  
[AppSupport@hcd.ca.gov](mailto:AppSupport@hcd.ca.gov)**

**December 23, 2019**

**Application Due Date: 2/17/2020**

## Instructions

Rev. 12/23/19

HCD must receive one complete application and one electronic copy of the application on CD or flash drive no later than **5:00 P.M.** Pacific Standard Time on **February 17, 2020**. HCD will only accept applications through a postal carrier service such as the U.S. Postal Service, UPS, FedEx, or other carrier services that provide date stamp verification of delivery. **Personal deliveries will not be accepted.** Applications shall be mailed to:

California Department of Housing and Community Development  
Division of Financial Assistance, NOFA Section  
CalHome Program  
2020 W. El Camino Ave, Suite 500  
Sacramento, CA 95833

Applications must be on the Department's forms and cannot be altered or modified by the Sponsor. Excel forms must be in Excel format and unprotected, not a .pdf document. Please fill-out the Application Support worksheet and email the entire workbook to Application Support for application errors at [AppSupport@hcd.ca.gov](mailto:AppSupport@hcd.ca.gov).

**General Instructions** (Additional instructions and guidance are given throughout the Application in "red" text and in cell comments).

"Yellow" cells are for Applicant input. Failure to provide the required attachments and documentation may disqualify your application from consideration or may negatively impact your point score.

Required attachments are indicated in "Orange" throughout the Application. Failure to provide the required attachments and documentation may disqualify your application from consideration or may negatively impact your point score. Electronically attached files must use the naming convention in the Application.

Self score points awarded are indicated in "blue" cells in the 'Selection Criteria' worksheet. These are automated calculations based on the inputs provided by the Applicant.

"Red" shaded cells indicate the Applicant has failed to meet a requirement of the program.

**Disclosure of Application:** Information provided in this application and attachments will become a public record available for review by the public pursuant to the Public Records Act. As such, any materials provided will be disclosable to any person making a public records request. Please use discretion in providing HCD with information that is not specifically requested, including but not limited to, bank account numbers, personal phone numbers and home addresses. By providing this information to HCD, the Sponsor is waiving any claim of confidentiality and consents to the disclosure of all submitted material upon request.

**Overview - Activity Type and Applicant Information**

Rev. 12/23/19

*When opening this file, a yellow banner at the top may appear with a button that says "Enable Content" or "Enable Editing". It is essential for full worksheet functionality that you click this box so that the macros are enabled. Macros do not work with Microsoft's Excel version for Apple Mac. Please complete this form using a PC.*

Applicant Name: §7754(a)	County of Nevada	Applicant Type: §7716(h)	Locality
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Address	950 Maidu Ave	City	Nevada City	County	Nevada	State	CA	Zip	95959
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Auth Rep: Name	Mike Dent	Title	Director Housing & Community Services	Email	mike.dent@co.nevada.ca.us	Phone	530-265-1410
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Contact: Name	Rob Choate	Title	Administrative Services Associate	Email	rob.choate@co.nevada.ca.us	Phone	530-265-1645
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§7754(c) Applicant certifies it has the authority to undertake the activities applied for; that it meets the eligibility requirements; that it does not have any unresolved HCD audit findings nor pending lawsuits; that if the application is for a construction project, Construction Work has not yet begun; and that it agrees to comply with all Program requirements.

Yes

File Name:	App - Eligibility 7754(c)	If you answered "No" above, explain details on a separate sheet of paper.	Attached and on USB?	N/A
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§7755(c) For Applicants who have received CalHome funding in the past 36 months, up to five (5) points may be deducted for failure to meet CalHome Program Performance Goals pursuant to §7759:

§7759(a) Has the Applicant met expenditure goals pursuant to §7759? *Provide details below:*

Yes

Terminated and/or Disencumbered CalHome Contract Number	Contract Year	Contract Amount	Amount Disencumbered	Amount Expended
06 CalHOME 188	2006	\$1,000,000.00	\$388,084.84	\$611,915.16

§7754(a) Indicate all legislative representatives who represent any portion of the proposed service area. If you have vacancies in your legislative seats, list your district number and address.

California State Assembly		California State Senate		U.S. House of Representatives	
District #	Name	District #	Name	District #	Name
1	Brian Dahle	1	Vacant	1	Doug LaMalfa

§7719 Applicant certifies CalHome funds will not be used for any of the costs in §7719(b) that may be incurred in the Local Program or the project.

Yes

§7720 Applicant certifies individual households who receive benefits of CalHome funds will meet the eligibility requirements of §7720, AB 101 modified Health & Safety Code (HSC) §50650.3 to allow the CalHome Program to provide assistance to households with incomes at or below 120 percent of area median income (AMI) that are victims of a disaster.

Yes

§7721 Applicant certifies it will implement the proposed local programs or projects and also be responsible for the activity requirements of §7721.

Yes

**Eligible Activities §7718**

*Applicants may include Project Activities or up to two Program Activities in an application. Applicants cannot apply for both Project Activities and Program Activities. Applicant may choose to apply to fund a Homeownership Development Project with or without a Self-Help Housing Project. (See NOFA, p. 10)*

Program Activities:	Mortgage Assistance Programs (Article 4) & Owner-Occupied Rehabilitation Programs (Article 5)
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Project Activities:	
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**Total Uses of Funds §7719**

Activity Type:	CalHome Funds Requested	CalHome Funds Eligible
Mortgage Assistance (MA) Programs	\$670,000	\$760,909
Owner-Occupied Rehabilitation (OOR) Programs	\$330,000	\$330,000
Technical Assistance (TA) for Shared Housing Programs (SHP)	\$0	\$0
Accessory Dwelling units (ADU)/Junior Accessory Dwelling units (JADU) Programs	\$0	\$0
<b>PROGRAM ACTIVITY TOTAL:</b>	<b>\$1,000,000</b>	<b>\$1,090,909</b>
Homeownership Project Development Loans (PDL)	\$0	\$0
Self-Help Technical Assistance Projects (SHTA)	\$0	\$0
<b>PROJECT ACTIVITY TOTAL:</b>	<b>\$0</b>	<b>\$0</b>
<b>TOTAL FUNDS REQUESTED:</b>	<b>\$1,000,000</b>	<b>\$1,090,909</b>

**Selection Criteria §7755**

(minimum points required = 55; maximum points = 100)

Rating Factors (red shading indicates minimum score has not been achieved)	MA	OOR	SHP	ADU/JADU	PDL	SHTA	Self-Score Points
Capability §7755(b)(1) - 40 Pts. Max	40	20	0	0	0	0	30
Community Need §7755(b)(2) - 15 Pts. Max	7	10	0	0	0	0	9
Feasibility §7755(b)(3) - 25 Pts. Max	12	16	0	0	0	0	14
Community Revitalization §7755(b)(4) - 10 Pts. Max	10	10	0	0	0	0	10
Volunteer, Self-Help Labor or Youth Construction §7755(b)(5) - 10 Pts. Max	0	0	0	0	0	0	0
Performance Penalty §7755(c) - <i>Negative 5 Points</i>	0	0	0	0	0	0	0
<b>Self-Scoring Total (Minimum 55)</b>	<b>69</b>	<b>56</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>63</b>

**General Applicant Eligibility Requirements §7717**

<b>Locality Applicant</b>			
(a)(1) Does the Applicant comply with geographic restrictions indicated in §7717(a)(1)?	Yes		
(a)(1) Will the Applicant hire nonprofit or for-profit consultants within the state §7717(a)(1)? <i>If yes, must complete Line 63 below.</i>	No		
(a)(1) Does the out-of-county consultants fulfill experience requirements §7717(a)(1)?	N/A		
(a)(1) Will the Applicant establish a consortium with a single administrator §7717(a)(1)? <i>If yes, must complete Line 64 below.</i>	No		
(b)(1) Does the Applicant have sufficient organizational stability and capacity to carry out the activity for which it is requesting funds §7717(b)(1)? <i>If yes, must complete Line 65 below.</i>	Yes		
(b)(2) Have the Applicant or its Administrative Subcontractor been operating as housing Developers or housing program administrators for a minimum of two years prior to the date of application?	Yes		
(c)(1) Did the Applicant submit outstanding reports from previous CalHome grants to HCD (see NOFA, p. 4) by the application date §7717(c)(1)?	Yes		
File Name: Agreement	Provide a copy of the original agreement between the Applicant and its Administrative Subcontractor and any subsequent agreement thereto §7717(a)(1)	Attached and on USB?	N/A
File Name: MOU	Provide an MOU that complies with requirements in §7717(a)(1)	Attached and on USB?	N/A

<b>File Name:</b>	<b>Service Area Map</b>	Provide a Service Area Map that complies with requirements §7717(a)(1)	Attached and on USB?	Yes
<b>File Name:</b>	<b>Stability &amp; Capacity</b>	Provide documentation that complies with requirements in §7717(b)(1), as specified in the NOFA, Section A(1), pp. 3-4	Attached and on USB?	Yes
<b>File Name:</b>	<a href="#">App - Resolution</a>	Provide a copy of the County Resolution §7754(b) (Sample linked in cell to the left)	Attached and on USB?	Yes
<b>File Name:</b>	<a href="#">App - Government TIN Form</a>	Locality Applicants must submit a Government TIN Form	Attached and on USB?	Yes
<b>File Name:</b>	<b>App - Reuse Acct Plan</b>	Provide a Reuse Account Plan that complies with §7724 requirements	Attached and on USB?	Yes
<b>Nonprofit Corporation Applicant</b>				
(a)(2) Has the Applicant developed a project or operated a housing program in California within the past two years as indicated in §7717(a)(2)?				
<b>OR</b>				
(a)(2) Does the Applicant have an existing 523 Self-Help Technical Assistance Grant Agreement with United States Department of Agriculture (USDA) §7717(a)(2)?				
(b)(1) Does the Applicant have sufficient organizational stability and capacity to carry out the activity for which it is requesting funds §7717(b)(1)?				
(b)(2) Has the Applicant been operating as a housing Developer or housing program administrator for a minimum of two years prior to the date of application?				
(b)(3) Have the Applicant's tax exempt purposes for the two years prior to the date of application included the activity for which it is applying?				
(b)(4) Does the Applicant certify it is financially stable to administer funds for activities in which it is applying?				
(c)(1) Did the Applicant submit all outstanding reports from previous CalHome grants to HCD by the application date §7717(c)(1)?				
<b>File Name:</b>	<b>Service Area Map</b>	Provide a Service Area Map that complies with requirements §7717(a)(1)	Attached and on USB?	
<b>File Name:</b>	<b>App - Experience</b>	Provide copy of Grant's Agreement, Memorandum of Understanding, Contract with Locality to demonstrate how Applicant meets the §7717(a)(2) requirement.	Attached and on USB?	
<b>File Name:</b>	<b>App - Financial Statements</b>	§7717(b)(4) Financial Statements (for last 2 fiscal years, one of which must be audited)	Attached and on USB?	
<b>File Name:</b>	<b>App - Articles of Inc</b>	Articles of Incorporation (Corp. Code §154, 200 & 202) as certified by CA Secretary of State.	Attached and on USB?	
<b>File Name:</b>	<b>App - Cert of Amend Articles</b>	Cert. of Amendment of Articles of Inc. - Corp. Code §5810-5820 (public benefit and religious corps.), §7810-7820 (mutual benefit corps.), or §12500-12510 (general cooperative corps.).	Attached and on USB?	
<b>File Name:</b>	<b>App - Restated Articles</b>	Restated Articles of Inc. - Corp. Code §5811, 5815, 5819 (public benefit and religious corps.), §7811, 7815 and 7819 (mutual benefit corps.) and §12501, 12506 and 12510 (general cooperative corps.).	Attached and on USB?	
<b>File Name:</b>	<b>App - Bylaws</b>	Bylaws and any amendments thereto - Corp. Code §207(b), 211 and 212	Attached and on USB?	
<b>File Name:</b>	<b>App - IRS 501C3</b>	IRS Approval of 501(c)(3) Status	Attached and on USB?	
<b>File Name:</b>	<b>App - SOS Letter</b>	Secretary of State Letter of Good Standing	Attached and on USB?	
<b>File Name:</b>	<b>App - Board of Directors</b>	List of Name of Board of Directors	Attached and on USB?	
<b>File Name:</b>	<b>App - Signature Block</b>	Signature Block in MS Word. Will be used in HCD legal docs such as Standard Agreement	Attached and on USB?	
<b>File Name:</b>	<b>App - Cert and Legal</b>	A completed and signed Certification and Legal Disclosure is required. In addition, a wet signature original of each signed Certification & Legal Disclosure must be submitted.	Attached and on USB?	
<b>File Name:</b>	<a href="#">App - STD-204</a>	All payees must submit a Payee Data Record (STD-204)	Attached and on USB?	
<b>File Name:</b>	<b>App - Reuse Acct Plan</b>	Provide a Reuse Account Plan that complies with §7724 requirements	Attached and on USB?	
<b>File Name:</b>	<a href="#">App - Resolution</a>	§7754(b) Provide a Nonprofit Governing Board Resolution. (Sample linked in cell to the left)	Attached and on USB?	

<b>Mortgage Assistance (MA) Program - Article 4</b>					Rev. 12/23/19	
Number of units to be assisted with this application for CalHome funds:					7	
What is the Borrower's purchase price for the property?				\$300,000		
MA Funds:		<b>MA Funds Requested</b>		<b>MA Funds Eligible</b>		
		\$609,091		\$700,000		
MA Activity Delivery Fee (10% of the award): §7729(d) (see NOFA, p. 9)		\$60,909		\$60,909		
<b>Important Note: Up to five (5) percent of total award may be provided within 90 days after the execution of the Standard Agreement for program development expenses, and up to five (5) percent of the total award may be reimbursed on a per loan basis. (See NOFA, p. 10)</b>						
<b>Total MA Funds</b>		<b>\$670,000</b>		<b>\$760,909</b>		
Does the Applicant currently provide Homebuyer Education classes?					No	
<b>File Name:</b>	<b>MA Homebuyer Education</b>	If not currently providing classes describe arrangements for providing Homebuyer Education.			Attached and on USB?	Yes
<b>File Name:</b>	<b>MA Community Revitalization</b>	(\$7716(l)) Is a program or project located in a:				
		Federal Promise Zone ( <a href="https://www.hudexchange.info/programs/promise-zones/">https://www.hudexchange.info/programs/promise-zones/</a> ) <b>(Promise Zones in California: Sacramento Promise Zone, Los Angeles Promise Zone, and San Diego Promise Zone)</b> or		No	Attached and on USB? (A printout)	N/A
		Choice Neighborhood Initiative Area ( <a href="https://www.huduser.gov/portal/maps/CN/home.html">https://www.huduser.gov/portal/maps/CN/home.html</a> ) or		No	Attached and on USB? (A printout)	N/A
		Opportunity Zone ( <a href="https://esrimedia.maps.arcgis.com/apps/View">https://esrimedia.maps.arcgis.com/apps/View</a> )		No	Attached and on USB? (A printout)	N/A
Does the program meet a legislatively mandated priority for funds allocated to the CalHome Program? (§7755(b)(4))					Yes	
§7754(d) Provide a brief description of the proposed program including: amount applied for, number of units or households to be assisted, income levels of households to be assisted, description of prior experience with the type of program applied for, geographic location of the activities, financing sources and uses, and description of any contributed labor.						
First Time Homebuyer Program: The County of Nevada is proposing to implement a first-time homebuyer (FTHB) assistance program throughout the unincorporated portion of the County. The homebuyer program is designed to provide assistance to eligible first-time homebuyers in purchasing their qualified homes not to exceed \$100,000 per unit including ADF (not to exceed 10% of the loan). The County is seeking these funds to expand and continue its already existing FTHB Program. The FTHB Program provides this assistance in the form of deferred payment "silent" second priority loans as "gap" financing towards the purchase price and closing costs of affordable housing units. The proposed funds will be loaned to qualified applicants at up to 3% interest with up to 45-year deferred payments, with the amount being due upon sale or transfer of title or no longer the principal residence of the borrower(s). All housing units must comply with State and local building codes, and must be "modest housing", i.e. three-bedroom two bathroom. Primary loans underwritten by FHA, USDA Rural Development, Fannie Mae, Freddie Mac or CalHFA will be acceptable. Front end ratios for the application shall ideally be between 28% to 40%						
§7754(d) Include Non-CalHome MA funding sources, descriptions, proposed lien positions, and amounts in lines 1 through 6 below:						
		Non-CalHome MA Funding Sources and Source/Description of contributed labor		Proposed Lien Position	Amount	
1	Bank Loans			1st	<b>\$1,400,000</b>	
2						
3						
4						
5						
6						
§7754(f) Provide a brief description of how you will comply with the requirements for Local Program Administration set forth in §7721 applicable to the program or project being applied for.						
The County of Nevada will meet the requirements of 25 CCR Section 7721 as outlined in the attached guidelines. The County has inserted the requirements of the program to ensure compliance by the staff operating the program, including: marketing the program, compliance with income screening and verification, compliance with Homebuyer Certification, loan servicing, resale account requirements, underwriting policies and procedures pursuant to 25 CCR Section 7731, occupancy requirements, records checklist, file organization, and other local, state and federal requirements. Additionally, the County has successfully operated and managed CalHOME programs and program income over multiple years. Policies and procedures are in place and have established the requirements for implementing and managing the loan funds for the program.						
§7725(a)(1) Applicant certifies the CalHome Program loans to individual Borrowers when considered with other available financing and assistance shall not exceed the minimum amount necessary to ensure affordable monthly housing costs as defined by the first Mortgage Lender.					Yes	
§7728 The Applicant or its Administrative Subcontractor shall have successfully administered a homebuyer program for a minimum of two years within the four years immediately preceding the application. Indicate qualifying experience below.						

§7755(b)(1)(C) Does the Applicant or its Administrative Subcontractor have prior experience with loan servicing or a plan to provide loan servicing/management?					Yes	
If Yes, how many homebuyer loans underwritten & closed on projects it's developed, which included preparation of loan documents within the last four (4) years?					14	
a. Total number of homebuyer loans closed for which the Applicant or its Administrative Subcontractor was the named beneficiary on the documents within the past four (4) years:				a.	14	
b. As of the CalHome NOFA issuance date, the total number of homebuyer loans in the Applicant's or its Administrative Subcontractor's portfolio:				b.	48	
c. Number of loans identified in (b) above that are being directly serviced by the Applicant:				c.	48	
d. Number of loans identified in (b) above that are being serviced by the Administrative Subcontractor on behalf of the Applicant:				d.	0	
e. As of the CalHome NOFA issuance date, the total number of homebuyer loans the Applicant and/or its Administrative Subcontractor is servicing for another entity:				e.	0	
<b>File Name:</b>	<b>MA Loan Servicing</b>	Submit a narrative identifying how loans will be serviced, how servicing activities will be funded or provided and procedures for implementing loan servicing operations. In addition to the narrative, attach either: 1) a budget that provides an identified source of financing, for a period of at least 4 years, for contracting loan servicing with an Administrative Subcontractor who is in the business of loan servicing; 2) a commitment letter from an Administrative Subcontractor, who is in the business of loan servicing, willing to provide loan servicing at no cost to the Applicant; or 3) the résumé of a current employee(s) of the Applicant and/or its Administrative Subcontractor that describes the employee(s)'s experience in homeowner loan servicing.			Attached and on USB?	Yes
Describe the applicable program (see §7728) you have successfully administered within the last four years		<b>Admin Years Assisted Jurisdiction</b>	<b>Units Assisted</b>	<b>Administration within last four years</b>		<b>Admin Years</b>
			14	Begin Date	End Date	4.00
Nevada County HOME Program funded through HCD		Nevada	14	11/27/15	11/27/19	4.00
						0.00
						0.00
						0.00
						0.00
<b>Important Note: Only complete this section, if the Applicant or its Administrative Subcontractor meet the two-year minimum experience requirement for administering a homebuyer program.</b>						
§7755(b)(5) Enter hours of Volunteer Labor, Self-Help Labor, Youth Construction Skills Training Program to the right:			Volunteer Labor §7755(b)(5)(A)	Total Hours	# Assisted Units	Hours per Unit
			Self-Help Construction Labor §7755(b)(5)(A)	0	0	0.0
			Labor provided by Youth Participating in a Construction Skills Training Program (Ages 16-24 only) §7755(b)(5)(B)	0	0	0.0
				0	0	0.0
At least 15% of units include an ADU or JADU §7755(b)(5)(C)						No
Homeownership Development Project located in High Resource or Highest Resource Area §7755(b)(5)(D)						No
<b>File Name:</b>	<b>MA Labor Program Criteria</b>	As an attachment, describe the criteria for participation in your contributed labor program.			Attached and on USB?	N/A
<b>File Name:</b>	<b>MA Labor Program Agreement</b>	Attach a copy of the agreement form used for the contributed labor program.			Attached and on USB?	N/A
<b>File Name:</b>	<b>MA Labor Program Activities</b>	As an attachment, provide a description of activities performed by contributed labor participants.			Attached and on USB?	N/A
<b>File Name:</b>	<b>MA Labor Program Contracted</b>	As an attachment, provide a description of activities normally contracted out.			Attached and on USB?	N/A
What percentage of total onsite construction labor per unit will be performed by contributed labor?						0.0%
<b>File Name:</b>	<b>MA Contributed Labor Program</b>	Please provide evidence of previous administration of the type of contributed labor program proposed in this application. This includes documentation of completed projects; a copy of the board resolution authorizing the program, supported by completed projects; or copies of contracts with contributed labor participants.			Attached and on USB?	N/A
<b>File Name:</b>	<b>MA 15 percent ADU or JADU</b>	As an attachment, provide documentation showing that at least 15 percent of total units include an ADU or JADU.			Attached and on USB?	N/A
<b>File Name:</b>	<b>MA TCAC/HCD Opportunity Area Map</b>	Attach a copy of the map showing that Homeownership Development Projects are located in a High Resource or Highest Resource Area. ( <a href="#">TCAC/HCD Opportunity Area Map</a> )			Attached and on USB?	N/A
§7729 Applicant certifies the CalHome funds in support of an MA Program will be only be used for these eligible costs?						Yes
§7730 Applicant certifies it will be responsible for these MA administrative activities?						Yes
§7731 Applicant certifies it will develop and employ MA Program underwriting guidelines as required in §7731(a) and shall comply with any additional underwriting requirements as deemed necessary by HCD. The MA guidelines must be submitted to and approved by HCD prior to execution of the Standard Agreement.						Yes

<b>Selection Criteria §7755</b>							
<b>Total Self Score (minimum points required = 55; maximum points = 100)</b>	<b>69</b>						
<b>Rating Factors</b> <i>(red shading indicates minimum score has not been achieved)</i>	<b>Points</b>						
<b>Capability §7755(b)(1) - 40 Points Max (see NOFA, p. 16)</b> Capability to operate the proposed MA Programs:  Number of MA units assisted within the last four years: 2 – 5 ~ 20 points 6 – 10 ~ 30 points 11 or more ~ 40 points	<b>40</b>						
<b>Community Need §7755(b)(2) - 15 Points (see NOFA, pp. 16-17)</b> Community need in a geographic area of the proposed MA Programs will be based on the factors:  <ul style="list-style-type: none"> <li>• Housing affordability in the geographic area: The ratio of the current median sales price of a single-family home to the AMI for a 4-person Household, in the county in which the CalHome program or project is located. The current median sales price is the most recent available from the California Association of Realtors as of the NOFA date, and the AMI is updated on an annual basis by HCD;</li> <li>• Percent of renter Households that are Low Income: The percent of Households in renter-occupied housing with incomes below 80 percent of AMI, as reported in the most recent HUD Comprehensive Housing Affordability Strategy U.S. Census Bureau American Community Survey (HUD CHAS) data;</li> <li>• Percent of renter Households occupying overcrowded housing: The percent of renter-occupied housing units with more than 1.5 occupants per room, as reported in the most recent HUD CHAS data; and</li> <li>• Rental vacancy rate: The percent of rental housing units that are currently vacant, as reported in the most recent HUD CHAS data.</li> </ul>	<b>7</b>						
<b>Feasibility §7755(b)(3) - 25 Points (see NOFA, pp. 17-18)</b>  Feasibility in a geographic area for the proposed MA Programs will be based on the following factors:  <ul style="list-style-type: none"> <li>• Affordability of Homeownership relative to renting: The ratio of median Monthly Housing Costs for owner-occupied housing units with a Mortgage, to median Monthly Housing Costs for renter-occupied housing units, as reported in the most recent ACS data;</li> <li>• Availability of homes for sale relative to the proposed lending activity: The ratio of the following:               <ul style="list-style-type: none"> <li>(a) The number of home sales in the previous year priced below either the current median sales price of a single-family home in the county in which the CalHome program is located, or \$500,000, whichever is less; to</li> <li>(b) The number of Loans that the Applicant expects to provide in the program.</li> </ul>               The Applicant will provide home sales information based on publicly available real estate transactions data (e.g. Zillow.com, Redfin.com).             </li> </ul> <p><b>Note: In order to receive points for Feasibility, the Applicant is required to research and provide information on Area Home Sales and Proposed number of Loans below:</b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 33%;">(a) The Number of Home Sales</th> <th style="width: 33%;">(b) Proposed Number of Loans</th> <th style="width: 33%;">(a)/(b) Ratio</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">200</td> <td style="text-align: center;">7</td> <td style="text-align: center;"><b>28.57</b></td> </tr> </tbody> </table>	(a) The Number of Home Sales	(b) Proposed Number of Loans	(a)/(b) Ratio	200	7	<b>28.57</b>	<b>12</b>
(a) The Number of Home Sales	(b) Proposed Number of Loans	(a)/(b) Ratio					
200	7	<b>28.57</b>					
<b>Community Revitalization §7755(b)(4) - 10 Points (see NOFA, p. 18)</b> Contributes to Community Revitalization as defined in Section 7716(l), or meets a legislatively mandated priority for funds allocated to the CalHome Program, or develops a Rehabilitation Program that addresses climate adaptation or resiliency consistent with the Hazard Mitigation Plan or the Safety Element of the General Plan adopted by the jurisdiction in which the program will be offered.	<b>10</b>						
<b>Volunteer Labor, Self-Help Labor or Youth Construction Skills Training Program §7755(b)(5) - 10 Points (see NOFA, p. 19)</b> Applications applying for Homeownership Development Projects, SHTA homeownership projects, or a MA Local Program for new construction housing or acquisition with substantial rehabilitation when the Recipient is acquiring and substantially rehabilitating properties for sale to First-Time Homebuyers, will receive up to 10 points to the extent that they are utilizing:  (A) Volunteer or Self-Help Construction labor, where a minimum of 500 hours of on-site construction labor per Assisted Unit is provided; or  (B) Labor provided by youth participating in a Construction Skills Training Program, where a minimum of 500 hours of on-site construction labor per Assisted Unit is provided. The 500 hours of construction training labor must be provided by the 16- to 24-year-old program participants; or  (C) Minimum 15 percent of units include an ADU or a JADU.  (D) Homeownership development projects are located in a High Resource or Highest Resource area, as identified on the TCAC/HCD Opportunity Area Map.	<b>0</b>						
<b>Performance Penalty §7755(c)</b> - A deduction to the total score will be applied for failure to meet CalHome Program Performance Goals pursuant to §7759.	<b>0</b>						

Owner-Occupied Rehabilitation (OOR) Program - Article 5				Rev. 12/23/19	
OOR Activity(ies) §7718(a)(2)	OOR Activity #1	Proposed # of Assisted Units other than ADUs/JADUs or Manufactured Housing Units	Regular Rehab.	2	
	OOR Activity #2	Proposed # of Assisted Manufactured Housing Units	Regular Rehab.	0	
	OOR Activity #3	Proposed # of Assisted ADUs/JADUs	Substantial	1	
Number of units to be assisted with this application for CalHome funds:				3	
OOR Funds Requested		<b>OOR Funds Requested</b>	<b>OOR Funds Eligible</b>		
OOR Funds for units that need regular rehabilitation:		\$150,000	\$150,000		
OOR Funds for units that need substantial rehabilitation		\$125,000	\$125,000		
OOR Activity Delivery Fee (20% of the award): §7729(d) (see NOFA, p. 9)		\$55,000	\$55,000		
<b>Important Note: Up to 10 percent of total award may be provided within 90 days after the execution of the Standard Agreement for program development expenses, and up to 10 percent of the total award may be reimbursed on a per loan basis. (See NOFA, p. 10)</b>					
<b>Total OOR Funds:</b>		<b>\$330,000</b>	<b>\$330,000</b>		
<b>File Name:</b>	<b>OOR Community Revitalization</b>	(§7716(l)) Is a program or project located in a: Federal Promise Zone ( <a href="https://www.hudexchange.info/programs/promise-zones/">https://www.hudexchange.info/programs/promise-zones/</a> ) ( <b>Promise Zones in California: Sacramento Promise Zone, Los Angeles Promise Zone, and San Diego Promise Zone</b> ) or Choice Neighborhood Initiative Area ( <a href="https://www.huduser.gov/portal/maps/CN/home.html">https://www.huduser.gov/portal/maps/CN/home.html</a> ) or Opportunity Zone ( <a href="https://esrimedia.maps.arcgis.com/apps/View">https://esrimedia.maps.arcgis.com/apps/View</a> )	No	Attached and on USB? (A printout)	N/A
			No	Attached and on USB? (A printout)	N/A
			No	Attached and on USB? (A printout)	N/A
Does the program meet a legislatively mandated priority for funds allocated to the CalHome Program?					
<b>File Name:</b>	<b>OOR Climate Change and Resiliency Efforts</b>	Did the Applicant develop a Rehabilitation Program that addresses climate adaptation or resiliency consistent with the Hazard Mitigation Plan or the Safety Element of the General Plan adopted by the jurisdiction in which the program will be offered?	Yes	Attached and on USB? (Submit a narrative)	Yes
§7754(d) Provide a brief description of the proposed program including: amount applied for, number of units or households to be assisted, income levels of households to be assisted, description of prior experience with the type of program applied for, geographic location of the activities, financing sources and uses, and description of any contributed labor.					
The County of Nevada will meet the requirements of 25 CCR Section 7721 as outlined in the attached guidelines. The County has inserted the requirements of the program to ensure compliance by the staff operating the program, including: marketing the program, compliance with income screening and verification, compliance with Homebuyer Certification, loan servicing, resale account requirements, underwriting policies and procedures pursuant to 25 CCR Section 7731, occupancy requirements, records checklist, file organization, and other local, state and federal requirements. Additionally, the County has successfully operated and managed CalHOME programs and program income over multiple years. Policies and procedures are in place and have established the requirements for implementing and managing the loan funds for the program. Owner Occupied Rehabilitation: The County of Nevada is proposing to implement an Owner Occupied Rehabilitation (OOR) assistance program throughout the unincorporated areas of the County. The OOR program is designed to provide assistance to eligible applicants with the repair or replacement of their qualified homes not to exceed \$75,000 per					
§7754(d) Include Non-CalHome OOR funding sources, descriptions, proposed lien positions, and amount in lines 1 through 6 below:					
Non-CalHome OOR Funding Sources and Source			Proposed Lien Position	Amount	
1	USDA Housing Preservation Grant - This is a grant not a loan			\$20,000	
2					
3					
4					
5					
6					
§7754(f) Provide a brief description of how you will comply with the requirements for Local Program Administration set forth in §7721 applicable to the program or project being applied for.					
The County of Nevada will meet the requirements of 25 CCR Section 7721 as outlined in the attached guidelines. The County has inserted the requirements of the program to ensure compliance by the staff operating the program, including: marketing the program, compliance with income screening and verification, compliance with Homebuyer Certification, loan servicing, resale account requirements, underwriting policies and procedures pursuant to 25 CCR Section 7731, occupancy requirements, records checklist, file organization, and other local, state and federal requirements. Additionally, the County has successfully operated and managed CalHOME programs and program income over multiple years. Policies and procedures are in place and have established the requirements for implementing and managing the loan funds for the program.					
§7725(a)(2) Applicant certifies the CalHome Program loans to individual Borrowers when considered with other available financing and assistance shall not exceed the minimum amount necessary to fund eligible Rehabilitation costs only, in accordance with program requirements.				Yes	
§7732 The Applicant or its Administrative Subcontractor shall have successfully administered a local OOR Program for a minimum of two years within the four years preceding the application.					
§7755(b)(1)(C) Does the Applicant or its Administrative Subcontractor have prior experience with or a plan to provide loan servicing / management?				Yes	
If Yes, how many homeowner loans underwritten & closed on projects it's developed, which included preparation of loan documents within the last four (4) years?				14	
a. Total number of homeowner loans closed for which the Applicant or its Administrative Subcontractor was the named beneficiary on the documents within the past four (4) years:			a.	14	
b. As of the CalHome NOFA issuance date, the total number of homeowner loans in the Applicant's or its Administrative Subcontractor's portfolio:			b.	48	
c. Number of loans identified in (b) above that are being serviced by the Applicant:			c.	48	
d. Number of loans identified in (b) above that are being serviced by an Administrative Subcontractor on behalf of the Applicant:			d.	0	
e. As of the CalHome NOFA issuance date, the total number of homeowner loans the Applicant and/or its Administrative Subcontractor is servicing for another entity:			e.	0	
<b>File Name:</b>	<b>OOR Loan Servicing</b>	Submit a narrative identifying how loans will be serviced, how servicing activities will be funded or provided and procedures for implementing loan servicing operations. In addition to the narrative, attach either: 1) a budget that provides an identified source of financing, for a period of at least 4 years, for contracting loan servicing with an Administrative Subcontractor who is in the business of loan servicing; 2) a commitment letter from an Administrative Subcontractor, who is in the business of loan servicing, willing to provide loan servicing at no cost to the Applicant; or 3) the résumé of a current employee(s) of the Applicant and/or its Administrative Subcontractor that describes the employee(s)'s experience in homeowner loan servicing.	Attached and on USB?		Yes



Describe the applicable program(s) (see §7732) you have successfully administered within the last four years	Admin Years Assisted Jurisdiction	Rehabs Completed	Administration <u>within last four years</u>		Admin Years
			Begin Date	End Date	
		3			4.00
County of Nevada Rehab Program funded through HCD	Nevada	3	11/27/15	11/27/19	4.00
					0.00
					0.00
					0.00
					0.00
<b>Important Note: Only complete this section, if the Applicant or its Administrative Subcontractor meet the two-year minimum experience requirement for administering a local OOR Program.</b>					
§7734 Applicant certifies it will be responsible for these OOR administrative activities?					Yes
§7735 Applicant certifies it will develop and employ OOR underwriting guidelines as required in §7735(a) and shall comply with any additional underwriting requirements as deemed necessary by HCD. The OOR guidelines must be submitted to and approved by HCD prior to execution of the Standard Agreement.					Yes
§7735(b) Prior to commencement of Rehabilitation work, Applicant will obtain an appraisal meeting all these requirements?					Yes
<b>Selection Criteria §7755</b>					
<b>Total Self Score (minimum points required = 55; maximum points = 100)</b>					<b>56</b>
<b>Rating Factors (red shading indicates minimum score has not been achieved)</b>					<b>Points</b>
<b>Capability §7755(b)(1) - 40 Points Max (see NOFA, p. 16)</b> Capability to operate the proposed OOR Programs:  Number of Rehabilitation/Reconstructed units assisted within the last four years: 2 – 5 ~ 20 points 6 – 10 ~ 30 points 11 or more ~ 40 points					<b>20</b>
<b>Community Need §7755(b)(2) - 15 Points (see NOFA, p. 17)</b> Community need in a geographic area of the proposed OOR Programs will be based on the factors:  • Age of the housing stock: The percent of owner-occupied housing units over 30 years old, as reported in the most recent U.S. Census Bureau American Community Survey (ACS) data; • Percent of homeowner Households that are in poverty: The percent of families in owner-occupied housing with incomes below the federal poverty line, as reported in the most recent ACS data; • Percent of homeowner Households that are Low Income: The percent of Households in owner-occupied housing with incomes below 80 percent of AMI, as reported in the most recent HUD CHAS data; and the • Percent of homeowner Households occupying overcrowded housing: The percent of owner-occupied housing units with more than 1.5 occupants per room, as reported in the most recent HUD CHAS data.					<b>10</b>
<b>Feasibility §7755(b)(3) - 25 Points (see NOFA, p. 18)</b> Feasibility in a geographic area for the proposed OOR Programs will be based on the following factors:  • Age of the housing stock: The percent of owner-occupied housing units over 30 years old, as reported in the most recent ACS data; and • Percent of homeowner Households occupying overcrowded housing: The percent of owner-occupied housing units with more than 1.5 occupants per room, as reported in the most recent HUD CHAS data.					<b>16</b>
<b>Community Revitalization §7755(b)(4) - 10 Points (see NOFA, p. 18)</b> Contributes to Community Revitalization as defined in Section 7716(l), or meets a legislatively mandated priority for funds allocated to the CalHome Program, or develops a Rehabilitation Program that addresses climate adaptation or resiliency consistent with the Hazard Mitigation Plan or the Safety Element of the General Plan adopted by the jurisdiction in which the program will be offered.					<b>10</b>
<b>Volunteer Labor, Self-Help Labor or Youth Construction Skills Training Program §7755(b)(5) - 10 Points (see NOFA, p. 19)</b> Applications applying for Homeownership Development Projects, SHTA homeownership projects, or a MA Local Program for new construction housing or acquisition with substantial rehabilitation when the Recipient is acquiring and substantially rehabilitating properties for sale to First-Time Homebuyers, will receive up to 10 points to the extent that they are utilizing:  (A) Volunteer or Self-Help Construction labor, where a minimum of 500 hours of on-site construction labor per Assisted Unit is provided; or  (B) Labor provided by youth participating in a Construction Skills Training Program, where a minimum of 500 hours of on-site construction labor per Assisted Unit is provided. The 500 hours of construction training labor must be provided by the 16- to 24-year-old program participants; or  (C) Minimum 15 percent of units include an ADU or a JADU.  (D) Homeownership development projects are located in a High Resource or Highest Resource area, as identified on the TCAC/HCD Opportunity Area Map.					<b>0</b>
<b>Performance Penalty §7755(c) - A deduction to the total score will be applied for failure to meet CalHome Program Performance Goals pursuant to §7759.</b>					<b>0</b>

**Applicant Certification and Commitment of Responsibility**

Rev. 12/23/19

As the official designate by the governing body, I hereby certify that if approved by HCD for a CalHome Program funding allocation, the

(applicant name) County of Nevada

assumes the responsibilities specified in the CalHome Program authorized by Chapter 6 (commencing with §50650 of Part 2 of Division 31 of the Health and Safety Code) together with the CalHome Guidelines, as both may be amended from time to time, and all other applicable law, and certifies that:

- A. It possesses the legal authority to apply for the allocation and to execute their proposed program or project §7754(c);
- B. Before committing funds to a homebuyer/homeowner, it will evaluate the funding eligibility in accordance with CalHome Program Guidelines and will not invest any more CalHome funds in combination with other governmental assistance than is necessary to provide affordable housing;
- C. The Applicant does not have any unresolved audit findings for prior HCD or federally-funded housing or community development projects or programs §7754(c);
- D. There are no pending lawsuits that would impact the implementation of this program or project §7754(c);
- E. §7756(a)(14) It will comply with all requirements as set forth in the NOFA and the statutes and guidelines governing the CalHome Program including, but not limit to, Housing Element, Climate Adaptation (specifically Executive Order B-30-15), Long-Term Resiliency Standards and Fire and Flood Requirements;
- F. The information, statements, and attachments contained in this application are, to the best of my knowledge and belief, true and correct;
- G. It has the ability to perform the duties for the activity(s) applied for in accordance with §7718;
- H. Construction work has not begun, and will not begin, prior to the date that HCD makes an award of CalHome Funds §7718(c);
- I. If awarded, the Recipient, shall implement the local program or project and be responsible for all the activities outlined in §7721(a), including items I(1) & I(2) below;
  - 1. §7721(a)(5) Maintain complete and accurate records of all CalHome Program loan disbursements and repayments to ensure adherence to proper accounting procedures for the CalHome Program loans, which may be verified by the Department and may be subject to a fiscal and programmatic audit;
  - 2. §7721(a)(6) Comply with reporting requirements pursuant to §7758;
- J. §7725(a) CalHome Program loans to individual borrowers shall not exceed the amount published in the current NOFA or, when considered with other available financing and assistance, the minimum amount necessary;
- K. Homeowner and Homebuyer Loan Terms and Loan-to-Value Limits shall follow the regulations outlined in §7726 and §7727.
- L. The information, statements, and attachments contained in this application are, to the best of my knowledge and belief, true and correct.

**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 acknowledge to be public information. (This certification must be signed by the person authorized in the Resolution.)**

**\*Signature:** \_\_\_\_\_ **Title:** Housing and Community Services Director

*\*Must be signed by authorized signatory per the resolution.*

**Type Name:** Mike Dent **Date:** 2/11/20