

## RESOLUTION No. 20-031

## OF THE BOARD OF SUPERVISORS OF THE COUNTY OF NEVADA

RESOLUTION APPROVING THE SUBMITTAL OF AN APPLICATION TO THE CALIFORNIA STATE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT FOR FUNDING UNDER THE CALHOME PROGRAM; THE EXECUTION OF A STANDARD AGREEMENT IF SELECTED FOR SUCH FUNDING AND ANY AMENDMENTS THERETO AND ANY RELATED DOCUMENTS NECESSARY TO PARTICIPATE IN THE CALHOME PROGRAM

WHEREAS, the County of Nevada, political subdivision of the State of California, wishes to apply for and receive an allocation of funds through the CalHome Program; and

WHEREAS, the California Department of Housing and Community Development (HCD) issued a Notice of Funding Availability (NOFA) on November 27, 2019, for the CalHome Program established by Chapter 84, Statutes of 2000 (SB 1656 Alarcon), and codified in Chapter 6 (commencing with Section 50650) of Part 2 of Division 31 of the Health and Safety Code (the "statute"); and

WHEREAS, pursuant to the statute, HCD is authorized to approve funding allocations utilizing monies made available by the State Legislature to the CalHome program, subject to the terms and conditions of the statute and the CalHome Program Regulations adopted by HCD in April 2004; and

WHEREAS, the County of Nevada wishes to submit an application to obtain from HCD an allocation of CalHome funds in the amount of \$1,000,000 for Mortgage Assistance and Rehabilitation Loans to Eligible Households, including repair, full reconstruction, or the addition of an Accessory Dwelling Units or Junior Accessory Dwelling Units.

NOW, THEREFORE, THE BOARD OF SUPERVISORS OF THE COUNTY OF NEVADA, STATE OF CALIFORNIA, RESOLVES AS FOLLOWS:

- 1. The County of Nevada shall submit to HCD an application to participate in the CalHome Program in response to the CalHome NOFA issued on November 27, 2019 which will request a funding allocation for the following activities: Mortgage Assistance and Rehabilitation Loans to Eligible Households, including repair, full reconstruction, or the addition of an Accessory Dwelling Units or Junior Accessory Dwelling Units
  - \$1,000,000 to be implemented throughout the unincorporated areas of the County of Nevada.

- 2. If the application for funding is approved, the County of Nevada hereby agrees to use the CalHome funds for eligible activities in the manner presented in the application as approved by HCD and in accordance with program regulations cited above. Any and all activities funded, information provided, and timelines represented in the application are enforceable through the Standard Agreement. County of Nevada acknowledges and agrees that it may be required to execute any and all other instruments necessary or required by HCD for participation in the CalHome Program.
- 3. The County of Nevada authorizes the Housing and Community Services Director or his/her designee to execute in the name of the County of Nevada, the application, the Standard Agreement, and any subsequent amendments or modifications thereto, as well as any other documents required by HCD for participation in the CalHome Program, and any amendments thereto.

PASSED AND ADOPTED by the Board of Supervisors of the County of Nevada at a regular meeting of said Board, held on the 11th day of February, 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

## **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

http://www.hcd.ca.gov/grants-funding/nofas.shtml

Application Technical Support email: 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.

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.

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File Name:	Service Area Map	Provide a Service Area Map that complies with requirements §7717(a)(1)	Attached and on USB?	Yes
File Name:	Stability & Capacity	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
File Name:	App - Resolution	Provide a copy of the County Resolution §7754(b) (Sample linked in cell to the left)	Attached and on USB?	Yes
File Name:	App - Government TIN Form	Locality Applicants must submit a Government TIN Form	Attached and on USB?	Yes
File Name:	App - Reuse Acct Plan	Provide a Reuse Account Plan that complies with §7724 requirements	Attached and on USB?	Yes
Nonprofit Co	orporation Applicant	en change profession of the formal and a series of the first and a first	that in the second reads eller	
	thet it does not trave any united	or operated a housing program in California within the past two years as indicated in §7717(a)(2  OR	II aptimo mantinga (orta)	5
		3 Self-Help Technical Assistance Grant Agreement with United States Department of Agriculture		
		nizational stability and capacity to carry out the activity for which it is requesting funds §7717(b)		
1111		housing Developer or housing program administrator for a minimum of two years prior to the dat	te of application?	
		ses for the two years prior to the date of application included the activity for which it is applying?	odwalneoloca soft subby	145
1 / 1 /		y stable to administer funds for activities in which it is applying?	PHETS OF INSPERIOR SEC	
		reports from previous CalHome grants to HCD by the application date §7717(c)(1)?	a transfered and said school of	
File Name:	Service Area Map	Provide a Service Area Map that complies with requirements §7717(a)(1)	Attached and on USB?	
File Name:	App - Experience	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?	
File Name:	App - Financial Statements	§7717(b)(4) Financial Statements (for last 2 fiscal years, one of which must be audited)	Attached and on USB?	
File Name:	App - Articles of Inc	Articles of Incorporation (Corp. Code §154, 200 & 202) as certified by CA Secretary of State.	Attached and on USB?	
File Name:	App - Cert of Amend Articles	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?	
File Name:	App - Restated Articles	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?	
File Name:	App - Bylaws	Bylaws and any amendments thereto - Corp. Code §207(b), 211 and 212	Attached and on USB?	
File Name:	App - IRS 501C3	IRS Approval of 501(c)(3) Status	Attached and on USB?	
File Name:	App - SOS Letter	Secretary of State Letter of Good Standing	Attached and on USB?	
File Name:	App - Board of Directors	List of Name of Board of Directors	Attached and on USB?	
File Name:	App - Signature Block	Signature Block in MS Word. Will be used in HCD legal docs such as Standard Agreement	Attached and on USB?	
File Name:	App - Cert and Legal	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?	
File Name:	App - STD-204	All payees must submit a Payee Data Record (STD-204)	Attached and on USB?	
File Name:	App - Reuse Acct Plan	Provide a Reuse Account Plan that complies with §7724 requirements	Attached and on USB?	

		Mortgage Assistance (MA) Program - A	Article 4			Rev. 12/23/19
Number of ur	nits to be assisted with this applica	ation for CalHome funds:	ARCHUM NO CORCUS OF THE WAYER	and a real	THE RESERVE WAS IN SECTION	7
What is the E	Borrower's purchase price for the	property?			\$300	0,000
NAA 5	Colonia Patrictica	namental de course Port exprese ou ou administration de la pagente	MA Funds Requested	on wall	MA Funds Eligi	ble
MA Funds:		The second secon	\$609,091	us in the c	\$700,000	Mara I
	elivery Fee (10% of the award): §		\$60,909	my PLEAS	\$60,909	MI NOT
All the U.S. and a company of the Co	and the second s	al award may be provided within 90 days after the exe	According to the control of the cont	ement for	program developme	ent
Total MA Fu		otal award may be reimbursed on a per loan basis. (S	ee NOFA, p. 10) \$670,000		\$760,909	Chicago III
	olicant currently provide Homebuy	er Education classes?	\$670,000		\$700,303	l No
	MA Homebuyer Education	If not currently providing classes describe arrangements	for providing Homebuyer Educ	ation.	Attached and on U	
		(§7716(I)) Is a program or project located in a:	,			
(Marine)	OF THE PARTY OF TH	Federal Promise Zone (https://www.hudexchange.info/pr (Promise Zones in California: Sacramento Promise Z Zone, and San Diego Promise Zone) or		No	Attached and on U (A prin	I N/A
File Name:	MA Community Revitalization	Choice Neighborhood Initiative Area (https://www.huduser.gov/portal/maps/CN/home.html) or	Supramped the su	No	Attached and on U (A prin	tout)
		Opportunity Zone (https://esrimedia.maps.arcgis.com/app	ps/View)	No	Attached and on U (A prin	I N/A
Does the pro	gram meet a legislatively mandate	ed priority for funds allocated to the CalHome Program?	§7755(b)(4))			Yes
County. The ADF (not to e in the form of be loaned to residence of	homebuyer program is designed exceed 10% of the loan). The Corf deferred payment "silent" second qualified applicants at up to 3% in the borrower(s). All housing units	f Nevada is proposing to implement a first-time homebuyer to provide assistance to eligible first-time homebuyers in unty is seeking these funds to expand and continue its alrulative priority loans as "gap" financing towards the purchase terest with up to 45-year deferred payments, with the amount comply with State and local building codes, and munt. Fannie Mae, Freddie Mac or CalHFA will be acceptable.	purchasing their qualified hom eady existing FTHB Program. ice and closing costs of afford ount being due upon sale or tra ust be "modest housing", i.e. th	es not to e The FTHE able housi ansfer of ti ree-bedro	xceed \$100,000 per use Brogram provides the grounds. The propose the or no longer the pripor two bathroom. Pr	unit including is assistance ed funds will incipal imary loans
C 11 1		sources, descriptions, proposed lien positions, and amour		1 (000)		
3//0/(4/ 11/		Funding Sources and Source/Description of contributed		Pro	posed Lien Position	Amount
1		Bank Loans			1st	\$1,400,000
2						
3						
4	recipies and an experience and an	the service of the se	the second control of the second			
5	THE RESERVE TO SHARE THE PARTY OF THE PARTY					
	vide a brief description of how you	will comply with the requirements for Local Program Adn	ninistration set forth in §7721 a	pplicable	to the program or proj	ect being
ensure comp Certification, organization,	liance by the staff operating the p loan servicing, resue account req and other local, state and federal	nts of 25 CCR Section 7721 as outlined in the attached g rogram, including: marketing the program, compliance wit uirements, underwriting policies and procedures pursuant requirements. Additionally, the County has successfully place and have established the requirements for impleme	th income screening and verifi t to 25 CCR Section 7731, occ operated and managed CalHC	cation, cor upancy red OME progra	npliance with Homebu quirements, records c ams and program inco	ıyer hecklist, file

§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.

§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.

		en & closed on pro	ractor have prior experience with lo jects it's developed, which include	d preparation of lo	an docum	ents within the	last fo	our (4) years?		Yes
	mber of homebuyer loans closed f ir (4) years:	for which the Applic	cant or its Administrative Subcontr	actor was the nam	ed benefic	ciary on the do	cumer	nts within	a.	14
		the total number of	homebuyer loans in the Applicant	's or its Administra	tive Subco	ontractor's por	tfolio:		b.	48
	of loans identified in (b) above that			o or nor nammation		ortinactor o por	trono.		C.	48
d. Number	of loans identified in (b) above that	at are being service	ed by the Administrative Subcontra	ctor on behalf of th	ne Applica	nt:	410	Dallary rus	d.	0
<ul><li>e. As of the another ent</li></ul>		the total number of	homebuyer loans the Applicant ar	nd/or its Administra	ative Subc	ontractor is se	rvicing	g for	e.	0
File Name:	MA Loan Servicing	or provided and p narrative, attach of of at least 4 years the business of lo who is in the busi Applicant; or 3) the	e identifying how loans will be serverocedures for implementing loan seither: 1) a budget that provides are, for contracting loan servicing with an servicing; 2) a commitment lett ness of loan servicing, willing to prefer feamer of a current employee(set describes the employee(s)'s exp	servicing operation in identified source to an Administrative for from an Adminitrovide loan servicing of the Applicant and applicant applicant and applicant and applicant applicant and applicant applicant and applicant applican	s. In additi of financin e Subconti strative Su ng at no co and/or its A	on to the g, for a period ractor who is i abcontractor, ost to the Administrative		Attached and	on U	SB? Y
D 11 11				Admin Years	Unit	s Adm	inistra	ation within	Ι.	
Describe th	e applicable program (see §7728)		stully administered within the last	Assisted	Assist			ır years	A	dmin Yea
The state of the		our years	ACCUS Consumer Section and the Consumer of the	Jurisdiction	14	Begin	Date	End Date	IO IM	4.00
Nevada Cou	nty HOME Program funded throu	gh HCD	ulnu lo redinum sol pálleja inver- no geograpius sextra nitra estavo.	Nevada	14	11/27	7/15	11/27/19	(1) (h)	4.00
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		required = 55; maximum points = 100)	69
Rating Factors (red shading indicates minimum score has Capability §7755(b)(1) - 40 Points Max (see NOFA, p. 1 Capability to operate the proposed MA Programs:		PO 44 schrolichs stell film peutiess ort of eine ryd nololed - es Annov Archol Rospied - es Annov Archol - field eine vill Enhalden	Point
Number of MA units assisted within the last four years: $2-5 \sim 20$ points $6-10 \sim 30$ points 11 or more $\sim 40$ points		terminaet inn Die heine der der bestellt der der der bestellt der der der Der Stellt der	40
county in which the CalHome program or project is local Realtors as of the NOFA date, and the AMI is updated of Percent of renter Households that are Low Income: The the most recent HUD Comprehensive Housing Affordab Percent of renter Households occupying overcrowded h reported in the most recent HUD CHAS data; and	A Programs will be based on the factors:  If the current median sales price of a single-family home to ted. The current median sales price is the most recent ava-	uilable from the California Association of comes below 80 percent of AMI, as reported in Gurvey (HUD CHAS) data; more than 1.5 occupants per room, as	7
easibility §7755(b)(3) - 25 Points (see NOFA, pp. 17-1		TO STATE GALL.	
Monthly Housing Costs for renter-occupied housing unit Availability of homes for sale relative to the proposed let (a) The number of home sales in the previous year price		congress to bright desput from on the proposed to a congress of a congress of the securities of properties of the congress of	
Note: In order to receive points for Feasibility, the Ap	provide in the program.  In the provide information of the provide information of the provide information.	Zillow.com, Redfin.com).	12
(b) The number of Loans that the Applicant expects to part The Applicant will provide home sales information base	ed on publicly available real estate transactions data (e.g.	Zillow.com, Redfin.com).	12
(b) The number of Loans that the Applicant expects to part of the Applicant will provide home sales information base Note: In order to receive points for Feasibility, the Applicant below:	ed on publicly available real estate transactions data (e.g. plicant is required to research and provide informatio	Zillow.com, Redfin.com). n on Area Home Sales and Proposed number of	12
(b) The number of Loans that the Applicant expects to part The Applicant will provide home sales information base Note: In order to receive points for Feasibility, the Applicant below:  (a) The Number of Home Sales  200  Community Revitalization §7755(b)(4) - 10 Points (see Contributes to Community Revitalization as defined in See Develops a Rehabilitation Program that addresses climate	plicant is required to research and provide informatio  (b) Proposed Number of Loans  7  NOFA, p. 18) cition 7716(l), or meets a legislatively mandated priority for eadaptation or resiliency consistent with the Hazard Mitig	Zillow.com, Redfin.com).  n on Area Home Sales and Proposed number of  (a)/(b) Ratio  28.57  r funds allocated to the CalHome Program, or	12
(b) The number of Loans that the Applicant expects to part the Applicant will provide home sales information base to the Applicant will provide home sales information base to the Applicant will provide home sales information base to the Applications (a) The Number of Home Sales  200  Community Revitalization §7755(b)(4) - 10 Points (see Contributes to Community Revitalization as defined in September 10 to the program will be provided by the jurisdiction in which the program will be provided by the jurisdiction in which the program will be provided by the provided in the Recipient is acquited to the extent that they are utilizing:  (A) Volunteer or Self-Help Construction labor, where a minus of the Self-Help Construction labor, where a minus of the Self-Help Construction labor in a Construction or the Self-Help Construction training labor must be self-Help Construction training labor	plicant is required to research and provide informatio  (b) Proposed Number of Loans  7  NOFA, p. 18) action 7716(l), or meets a legislatively mandated priority for eadaptation or resiliency consistent with the Hazard Mitig be offered.  NOR Skills Training Program §7755(b)(5) - 10 Points (see Projects, SHTA homeownership projects, or a MA Local Pairing and substantially rehabilitating properties for sale to Find the program of 500 hours of on-site construction labor per Assian Skills Training Program, where a minimum of 500 hours ast be provided by the 16- to 24-year-old program participation.	Zillow.com, Redfin.com).  n on Area Home Sales and Proposed number of  (a)/(b) Ratio  28.57  r funds allocated to the CalHome Program, or ation Plan or the Safety Element of the General  e NOFA, p. 19) rogram for new construction housing or acquisition cirst-Time Homebuyers, will receive up to 10 points sted Unit is provided; or of on-site construction labor per Assisted Unit is ants; or	

OOR Activity	1/1/17		mer-Occupied Rehabilitation (OOR					Rev.	-
A JIS ACTIVITY		Activity			Units	Regular			2
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lumbar of ur				(81.g.030M 86A) 8	Mid Girch	Subtanti	aı		
	nits to be assisted with th	iis applica	ation for Calnome funds:	COD - CONTROL CONTROL	men Udd	edged min elentide o			3
OOR Funds				OOR Funds Requested		OOR Funds		ble	
	for units that need regula			\$150,000		\$150,0			ATT.
	for units that need substa			\$125,000		\$125,0			
			§7729(d) (see NOFA, p. 9)	\$55,000	15	\$55,0			
			ard may be provided within 90 days after th be reimbursed on a per loan basis. (See NC		ent for	program developn	nent (	expe	ıses,
otal OOR F		varu may	be reinibursed on a per toan basis. (See NC	\$330,000	Tay Day	\$330,0	200	MANUAL PROPERTY.	
otal o o i t i	The same of the sa	9 N N N	(§7716(I)) Is a program or project located in a:	\$330,000	_	<b>\$330,</b> 0	,00		-
File Name:	OOR Communit	10160 A 6 10160 7 A 6	Federal Promise Zone (https://www.hudexchar (Promise Zones in California: Sacramento F Promise Zone, and San Diego Promise Zone	Promise Zone, Los Angeles	No	Attached and (A	on U		N/A
riie ivailie.	Revitalization	DEVICE IN SHIPTING	Choice Neighborhood Initiative Area (https://www.huduser.gov/portal/maps/CN/hom	ne.html) or	No	Attached and (A	on U	C. Lake	N/A
			Opportunity Zone (https://esrimedia.maps.arcg	is.com/apps/View)	No	Attached and	on U		N/A
oes the pro	gram meet a legislatively	mandate	ed priority for funds allocated to the CalHome P	Program?	Name and Park				
ile Name:	OOR Climate Change Resiliency Efforts	and	Did the Applicant develop a Rehabilitation Prog adaptation or resiliency consistent with the Haz Element of the General Plan adopted by the jui offered?	zard Mitigation Plan or the Safety	Yes	Attached and (Submit a			Yes
he County on nsure comp ertification, rganization, nultiple years	of Nevada will meet the re pliance by the staff operat loan servicing, resue acc and other local, state an s. Policies and procedure	equireme ting the procount requal and federal	nts of 25 CCR Section 7721 as outlined in the rogram, including: marketing the program, comulirements, underwriting policies and procedure requirements. Additionally, the County has su	attached guidelines. The County has in pliance with income screening and ver as pursuant to 25 CCR Section 7731, o ccessfully operated and managed Call	nserted the rification, ccupance HOME po	ne requirements of compliance with H y requirements, recording and programs and programs and programs.	the promeb	rogra ouyer chec	m to
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Describe the applicable program(s) (see §7732) you have successfully administered within the last four years	Admin Years Assisted	Rehabs Completed	Administra last fou	Admin Years	
within the last loar years	Jurisdiction	3	Begin Date	End Date	4.00
County of Nevada Rehab Program funded through HCD	Nevada	3	11/27/15	11/27/19	4.00
or a reason for the one ampleticts mayors and the passenger in pidiple grant wife	Land New Property	and of equili	on a or others	grillinms sin o's	0.00
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mportant Note: Only complete this section, if the Applicant or its Administrative Subconti a local OOR Program.	ractor meet the two	o-year minimur	n experience	requirement for	administering
R7734 Applicant certifies it will be responsible for these OOR administrative activities?	ni vit hamane talluna	DA and the ann	b attitude	NUMBER AND INC	Yes
37735 Applicant certifies it will develop and employ OOR underwriting guidelines as required in as deemed necessary by HCD. The OOR guidelines must be submitted to and approved by HCI	§7735(a) and shall on prior to execution	comply with any of the Standard	additional und Agreement.	derwriting require	ments Yes
\$7735(b) Prior to commencement of Rehabilitation work, Applicant will obtain an appraisal meet	ing all these require				Yes
Selection Criteria Total Self Scor		nts required =	55: maximu	m points = 100	) 56
Rating Factors (red shading indicates minimum score has not been achieved)			In gross gathe	SIN (G)(E)(E)(T)	Points
Capability §7755(b)(1) - 40 Points Max (see NOFA, p. 16) Capability to operate the proposed OOR Programs:  Number of Rehabilitation/Reconstructed units assisted within the last four years:  2 – 5 ~ 20 points					20
6 – 10 ~ 30 points 11 or more ~ 40 points				all constant	
Community Need §7755(b)(2) - 15 Points (see NOFA, p. 17) Community need in a geographic area of the proposed OOR Programs will be based on the fact  Age of the housing stock: The percent of owner-occupied housing units over 30 years old, as r Community Survey (ACS) data; Percent of homeowner Households that are in poverty: The percent of families in owner-occup reported in the most recent ACS data; Percent of homeowner Households that are Low Income: The percent of Households in owner- reported in the most recent HUD CHAS data; and the Percent of homeowner Households occupying overcrowded housing: The percent of owner-oc reported in the most recent HUD CHAS data.	eported in the most ied housing with inc -occupied housing v	omes below the	e federal pover low 80 percen	ty line, as	10
Feasibility §7755(b)(3) - 25 Points (see NOFA, p. 18) Feasibility in a geographic area for the proposed OOR Programs will be based on the following t	actors:			Const natio	
Age of the housing stock: The percent of owner-occupied housing units over 30 years old, as reported in the most recent HUD CHAS data.	eported in the most			ts per room,	16
Community Revitalization §7755(b)(4) - 10 Points (see NOFA, p. 18) Contributes to Community Revitalization as defined in Section 7716(l), or meets a legislatively make a Rehabilitation Program that addresses climate adaptation or resiliency consistent with Plan adopted by the jurisdiction in which the program will be offered.					10
Volunteer Labor, Self-Help Labor or Youth Construction Skills Training Program §7755(b): Applications applying for Homeownership Development Projects, SHTA homeownership project acquisition with substantial rehabilitation when the Recipient is acquiring and substantially rehab up to 10 points to the extent that they are utilizing:	s, or a MA Local Pro	ogram for new o			
A) Volunteer or Self-Help Construction labor, where a minimum of 500 hours of on-site construc	ction labor per Assis	ted Unit is prov	ided; or		
		of on-site const	ruction labor p	er Assisted Unit i	s 0
(B) Labor provided by youth participating in a Construction Skills Training Program, where a min provided. The 500 hours of construction training labor must be provided by the 16- to 24-year-ol		nts; or			
		nts; or			
provided. The 500 hours of construction training labor must be provided by the 16- to 24-year-ol	d program participa		CD Opportunity	y Area Map.	

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 together with the CalHome Guidelines, as both may be amended from time to time, and all other applicable law, and certifies that:	y Code)
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 CalHome funds in combination with other governmental assistance than is necessary to provide affordable housing;	st any more
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 Housing Element, Climate Adaptation (specifically Executive Order B-30-15), Long-Term Resiliency Standards and Fire and Flood Requirements;	limit to,
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) b	elow;
1. §7721(a)(5) Maintain complete and accurate records of all CalHome Program loan disbursements and repayments to ensure adherence to proper accoun procedures for the CalHome Program loans, which may be verified by the Department and may be subject to a fiscal and programmatic audit;	ting
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 and assistance, the minimum amount necessary;	e financing
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.	
authorize the Department of Housing and Community Development to contact any agency, whether or not named in this application, which may assis determining the capability of the Applicant. All information contained in this application is acknowledge to be public information. (This certification musigned by the person authorized in the Resolution.)	st in ust be

\*Signature: Housing and Community Services Director

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

Type Name: Mike Dent Date: