



# COUNTY OF HUMBOLDT

For the meeting of: 11/2/2021

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File #: 21-928

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**To:** Board of Supervisors

**From:** Planning and Building Department

**Agenda Section:** Consent

**SUBJECT:**  
Approve State Funded First-Time Homebuyer Guidelines

**RECOMMENDATION(S):**  
That the Board of Supervisors:

1. Review Humboldt County State-Funded First Time Homebuyer Guidelines.
2. Approve Guidelines and direct staff to communicate approval of the guidelines with State of California Housing and Community Development CalHome and Permanent Local Housing Allocation (PLHA).

**SOURCE OF FUNDING:**  
Advanced Planning Budget Unit (1100282), General Fund Allocation (9360).

**DISCUSSION:**  
The Planning and Building Department seeks approval to implement guidelines for the First-Time Homebuyer Program. Through the Planning and Building Department, the County of Humboldt has had an active first-time homebuyer program since 2002, providing 64 first-time homebuyer loans. In addition to existing grant funding, the county has received new funding to implement a homebuyer assistance loan program from the Permanent Local Housing Allocation (PLHA) following Board approval to apply for PLHA funds. The first-time homebuyer program is managed by the Advanced Planning budget unit and the PLHA funds totaling \$344,448 have been included in the fiscal year 2021-22 budget.

The PLHA and CalHome programs are state funded and do not have federal overlay requirements. Both programs do not require the submission and approval of program guidelines to them, but they do require that the county meet all program, local, and state regulations, such as fair housing. Both the CalHome and PLHA programs require that the governing entity approve local program guidelines. Your Board approved CalHome Guidelines in 2015.

The Planning and Building Department is requesting that the Board amend the CalHome Guidelines adopted in 2015 and replace them with State-Funded Program Guidelines, which will include

CalHome and PLHA as funding sources. The programs are similar in all areas except maximum income targets. CalHome allows participation for households earning 80% or less of the area median income (AMI) and PLHA allows participation for those earning up to 85% of the AMI.

Approval of these guidelines will provide a consistent application of the first-time homebuyer program across all funding sources.

**FINANCIAL IMPACT:**

This Board report seeks approval to implement first-time homebuyer guidelines. The cost to prepare this Board report and the guidelines is included in the Advanced Planning budget unit (1100282) Fiscal Year 2021-22 budget, and is funded by the current General Fund allocation. The administrative costs associated with this Board action are reimbursable from 20-PLHA-15161. This Board report includes no additional funding requests, and no supplemental budget is submitted with this report.

**STRATEGIC FRAMEWORK:**

This action supports your Board's Strategic Framework by seeking outside funding sources to benefit Humboldt County needs, protecting vulnerable populations and supporting self-reliance of citizens.

**OTHER AGENCY INVOLVEMENT:**

N/A

**ALTERNATIVES TO STAFF RECOMMENDATIONS:**

The Board could choose not to approve program guidelines. This is not recommended because such action will jeopardize the first-time homebuyer program and could forfeit grant funds intended for this purpose.

**ATTACHMENTS:**

Attachment 1: First-time Homebuyer Program Resolution

Attachment 2: State of California First Time Homebuyer Program Guidelines for CalHome and PLHA Program

Attachment 3: PLHA Standard Agreement

**PREVIOUS ACTION/REFERRAL:**

Board Order No.: I.1

Meeting of: July 14, 2020

File No.: 20-828