

CalHome Program General Assistance 2020 Application

NOTICE OF FUNDING AVAILABILITY (NOFA)



**Gavin Newsom, Governor
State of California**

**Lourdes Castro Ramirez, Secretary
Business, Consumer Services and Housing Agency**

**Gustavo Velasquez, Director
Department of Housing and Community Development (HCD)**

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

Application Technical Support email:

AppSupport@hcd.ca.gov

August 31, 2020

Rev. 9/23/20

Applicant and Activity

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Applicant Name: §7754(a)		County of Humboldt		Applicant Type: §7716(h)		Locality	
Address: 3015 H Street		City: Eureka		County: Humboldt		State: CA Zip: 95501	
Auth Rep: Name: John H. Ford		Title: Planning and Building Director		Email: jford@co.humboldt.ca.us		Phone: 707-445-7245	
Contact: Name: Andrew Whitney		Title: Program Coordinator		Email: awhitney2@co.humboldt.ca.us		Phone: 707-268-3735	

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

California State Assembly		California State Senate		U.S. House of Representatives	
District #	Name	District #	Name	District #	Name
2	Jim Wood	2	Mike Meguire	2	Jared Huffman

§7754(c) Applicant has the authority to undertake the activities applied for, meets the eligibility requirements, will comply with all Program requirements, does not have any unresolved HCD audit findings nor pending lawsuits; and that if the application is for a construction project, Construction Work has not yet begun. If No, explain.

Yes

§7719(b) Applicant certifies CalHome funds will not be used for any ineligible costs? Yes

§7720 Applicant certifies individual households who receive benefits of CalHome funds will meet the eligibility requirements. The CalHome Program may provide assistance to households with incomes at or below 80% of AMI. Yes

§7721 Applicant certifies it will implement the proposed Local Programs or projects and also be responsible for the activity requirements. Yes

Eligible Activities §7718

Applicants may include Project Activities or up to two Program Activities in an application, but cannot apply for both Project Activities and Program Activities. Applicants may apply to fund a Homeownership Development Project with or without a Self-Help Housing Project. Be advised, "Remaining Funding Available" does not reflect amounts an Applicant applies for related to other applications under this NOFA (the Applicant maximum for all applications under this NOFA is \$5 million).

Program Activities:	Owner-Occupied Rehabilitation Programs (Article 5) & ADU/JADU Programs (Article 8)		
Project Activities:			
Assisted County:	Humboldt	Geographic Region:	Northern
Maximum Funding Amount:	\$5,000,000		
Per §7716(bbb) and HSC §50101, are ALL of the proposed units within Places, Tribes, or Reservations designated as rural?		Yes	If Yes, list all project Places, Tribes, and Reservations.

Total Uses of Funds §7719

Activity Type:	CalHome Funds Request	CalHome Funds Eligible	Remaining Funding Available
First-Time Homebuyer for Mortgage Assist. §7718(a)(1) Article 4	\$0	\$0	
Owner-Occupied Rehabilitation §7718(a)(2) Article 5	\$0	\$1,080,000	
Technical Assist. for Shared Housing §7718(a)(4) Article 7	\$0	\$0	
Accessory Dwelling Units (ADU)/Junior ADU §7718(b) Article 8	\$0	\$1,440,000	
Program Activity Total:	\$0	\$2,520,000	\$5,000,000
Technical Assistance for Self-Help Housing §7718(a)(3) Article 6	\$0	\$0	
Homeownership Development Project Loans §7718(b) Article 9	\$0	\$0	
Project Activity Total:	\$0	\$0	\$0
Total Request, Funds Eligible and Remaining:	\$0	\$2,520,000	\$5,000,000

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
Capability §7755(b)(1) - 40 Points Max	0	30	0	30	0	0	30
Community Need §7755(b)(2) - 15 Points Max	0	13	0	9	0	0	11
Feasibility §7755(b)(3) - 25 Points Max	0	24	0	24	0	0	24
Community Revitalization §7755(b)(4) - 10 Points Max	0	0	0	0	0	0	0
Volunteer, Self-Help Labor or Youth Construction §7755(b)(5) - 10 Points Max	0	0	0	0	0	0	0
Performance Penalty §7755(c) - Negative 5 Points	0	0	0	0	0	0	0
Self-Scoring Total (Minimum 55 Points)	0	67	0	63	0	0	65

General Applicant Eligibility Requirements §7717

Locality Applicant

(a)(1) Is locality applying for funds for a Local Program or project located within its jurisdictional boundaries? Yes

File Name: **Service Area Map** Provide a Service Area Map Uploaded to HCD? Yes

(a)(1) Will Applicant hire nonprofit or for-profit consultants located and/or registered within or outside its jurisdictional boundaries?

File Name: **Consult Agreement** Copy of agreement(s) between the Applicant and its consultant Uploaded to HCD? N/A

(a)(1) Will the Applicant establish a consortium with a single administrator?

File Name: **MOU** MOU regarding a consortium with a single administrator Uploaded to HCD? Yes

(b)(1) Does Applicant have sufficient organizational stability and capacity to carry out the activity for which it is requesting funds? Describe stability and capacity below. Yes

(b)(2) Has Applicant or its Administrative Subcontractor been operating as housing Developers or program administrators for a minimum of two years prior to the NOFA date? Yes

(b)(2) Has Applicant contracted with an Administrative Subcontractor to qualify toward organizational stability and experience requirement? If yes, submit docs below. No

File Name: **Admin Subcontractor** Copy of contract with Administrative Subcontractor (must include contact info) Uploaded to HCD? N/A

(c)(1) Did the Applicant submit outstanding reports from previous CalHome grants to HCD by the application date?

Applicants may use their own resolution format as long as it contains ALL of the authorizations as in the sample. The person attesting to the resolution signing cannot be the same person authorized to execute the documents in the name of the Applicant. If more than one authorized signatory is identified, state whether both signatories are required or only one signatory is required to submit and execute Program docs. If the application is being signed by a designee of the authorized signatory, the Applicant must also submit a designee letter or other proof of signing authority.

File Name: Resolution	Copy of the County Resolution §7754(b) - sample on the CalHome webpage	Attached?
File Name: Payee Data Record	Payee Data Record STD-204 on the CalHome webpage .	Uploaded to HCD?
File Name: FISCAL TIN Form	Taxpayer Identification Number (TIN) (public entities only) on the CalHome webpage	Uploaded to HCD?
File Name: Loan Servicing Plan	Loan Servicing Plan that complies with §7723 requirements	Uploaded to HCD?
File Name: Reuse Acct Plan	Reuse Account Plan that complies with §7724 requirements	Uploaded to HCD?

Owner-Occupied Rehabilitation (OOR) Program - Article 5

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Owner-occupied repair, full reconstruction, or the addition of an ADU or JADU.		Rehabilitation	Full Reconstruction
Activity #1 §7718(a)(2)	Proposed # of Assisted units other than accessory dwelling units or manufactured housing units	12	
Activity #2 §7718(a)(2)	Proposed # of Assisted manufactured units		
Activity #3 §7718(a)(2)	Proposed # of Assisted accessory dwelling units and/or Assisted junior accessory dwelling units		
Proposed # of Assisted units from above:	Rehabilitation	12	Full Reconstruction
		0	
	OOR Funds Request		OOR Maximum Eligible
OOR Funds - \$75,000 per unit; NOFA		\$900,000	\$0
OOR Funds - \$125,000 per unit (full reconstruction); NOFA		\$0	\$0
OOR Activity Delivery Fee - 20%, §7729(d) and NOFA		\$180,000	\$0
Total OOR Funds	\$0	\$1,080,000	\$0

§7754(d) Describe 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 type of program applied for, geographic location of the activities, financing sources and uses, and description of contributed labor.

§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			
2			
3			
4			
5			
6			

§7754(f) Provide a description of how you will comply with the requirements for Local Program Administration set forth in §7721.

§7725(a)(2) Applicant certifies the CalHome Program loans to individual Borrowers when considered with other available financing and assistance will not exceed the minimum amount necessary to fund eligible Rehabilitation costs only, in accordance with program requirements?

§7732 Applicant or its Administrative Subcontractor must have successfully administered a local OOR Program for a minimum of two years within the four years immediately preceding the NOFA date.

Describe the applicable program(s) you have successfully administered within the last four years	Rehabs Completed	Administration within last four years		Admin Years
		Begin Date	End Date	
HOME Program Income	9			8.00
HOME Program Income	2	9/1/16	8/31/20	4.00
CalHome Program Income	7	9/1/16	8/31/20	4.00
				0.00
				0.00
				0.00

§7733 Applicant certifies the CalHome funds in support of an OOR Program will be only be used for these eligible costs?

§7734 Applicant certifies it will be comply with these OOR administration requirements?

§7735 Applicant certifies it will develop and employ OOR underwriting guidelines and will comply with these and any additional underwriting and construction requirements as deemed necessary by HCD? The OOR guidelines must be submitted to and approved by HCD prior to execution of the Standard Agreement.

Selection Criteria §7755

Total Self Score (minimum points required = 55; maximum points = 100)	67
Rating Factors per NOFA (red shading indicates minimum score has not been achieved)	Points
§7755(b)(1) Capability - 40 Points Max Capability to operate the proposed OOR Programs: Number of Rehabilitation/Reconstructed units assisted within the last four years: 1 – 5 = 20 points 6 – 10 = 30 points 11 or more = 40 points	30
§7755(b)(2) Community Need - 15 Points Community need in a geographic area of 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 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.	13
§7755(b)(3) Feasibility - 25 Points 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.	24

Owner-Occupied Rehabilitation (OOR) Program - Article 5

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Community Revitalization §7755(b)(4), §7716(l) - 10 Points			0
Contributes to Community Revitalization (to qualify - all Assisted units are, or will be, located within a federal Promise Zone or a Choice Neighborhood Initiative Area or an Opportunity Zone), 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.			
Federal Promise Zone (https://www.hudexchange.info/programs/promise-zones/)			
Promise Zones in California: Sacramento Promise Zone, Los Angeles Promise Zone, and San Diego Promise Zone, or			
Choice Neighborhood Initiative Area (https://www.hud.gov/cn , see grantee report).			
Choice Neighborhood Initiative Areas in California: Sacramento, San Francisco, and Los Angeles, or			
Opportunity Zone (https://esrimedia.maps.arcgis.com/apps/View)			
Applicant certifies ALL CalHome OOR Assisted units will be in the Promise Zone, Opportunity Zone, or Choice Neighborhood?			
File Name:	OOR Community Revitalization	Provide a print screen file showing Promise Zone, Neighbor Initiative Area or Op. Zone	Uploaded to HCD?
Does the program meet a legislatively mandated priority for funds allocated to the CalHome Program? If "Yes", identify the legislation and how the program meets a priority.			
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?			
File Name:	OOR Climate Change	Documentation that program addresses climate adaption or resiliency consistent with a plan	Uploaded to HCD?
§7755(b)(5) Volunteer Labor, Self-Help Labor or Youth Construction Skills Training Program - 10 Points			0
Applications applying for Homeownership Development Projects (PDL), Self-Help Technical Assistance Homeownership Projects (SHTA), or a Mortgage Assistance Local Program (MA) 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.			
§7755(c) Performance Penalty - A deduction to the total score will be applied for failure to meet CalHome Program Performance Goals pursuant to §7759.			0

Accessory Dwelling Units/Junior Accessory Dwelling Units (ADU/JADU) Programs - Article 8

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ADU/JADU construction, reconstruction, repair, or rehabilitation

Proposed # of Assisted units:	12	Remaining Funding Available:		\$5,000,000
	ADU/JADU Funds Request	ADU/JADU Maximum Eligible	Per Assist. Unit Request	
ADU/JADU Funds - \$100,000 per unit, NOFA		\$1,200,000	\$0	
ADU/JADU Activity Delivery Fee - 20%, §7729(d) and NOFA		\$240,000	\$0	
Total ADU/JADU Funds	\$0	\$1,440,000	\$0	

§7754(d) Describe 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.

§7754(d) Include Non-CalHome ADU/JADU funding sources, descriptions, proposed lien positions, and amount in lines 1 through 6 below:

Non-CalHome ADU/JADU Funding Sources and Source/Description of contributed labor		Proposed Lien Position	Amount
1			
2			
3			
4			
5			
6			

§7754(f) Provide a description of how you will comply with the requirements for Local Program Administration set forth in §7721.

§7725(a)(3) Applicant certifies the CalHome Program Loans to individual Borrowers when considered with other available financing and assistance will fund eligible costs only, in accordance with program requirements?

§7742 Applicant or its Administrative Subcontractor must have successfully administered a local Owner-Occupied Rehabilitation Program, new construction development involving multiple Homeownership units (including single-family subdivisions), or an ADU/JADU Program for a minimum of two years within the four years immediately preceding the application immediately preceding the NOFA date.	Units Assisted	Administration within last four years		Admin Years
		Begin Date	End Date	
Describe the applicable program(s) you have successfully administered within the last four years	9			8.00
CalHome Program Income OOR	7	9/1/16	8/31/20	4.00
HOME Program OOR	2	9/1/16	8/31/20	4.00
				0.00
				0.00
				0.00

§7743 Applicant certifies the CalHome funds in support of an ADU/JADU Program will be only be used for these eligible costs?

§7744 Applicant certifies it will comply with these ADU/JADU administration requirements?

§7745 Applicant certifies it will develop and employ ADU/JADU Program underwriting guidelines and will comply with these and any additional underwriting requirements as deemed necessary by HCD? The ADU/JADU guidelines must be submitted to and approved by HCD prior to execution of the Standard Agreement.

Selection Criteria §7755

Total Self Score (minimum points required = 55; maximum points = 100) 63

Rating Factors (red shading indicates minimum score has not been achieved)

	Points
<p>§7755(b)(1) Capability - 40 Points Max Capability to operate the proposed ADU/JADU Programs: Number of Rehabilitation/Reconstructed units assisted within the last four years: 1 – 5 = 20 points 6 – 10 = 30 points 11 or more = 40 points</p>	30
<p>§7755(b)(2) Community Need - 15 Points Community need in a geographic area of the proposed ADU/JADU Program will be based on the following factors: • 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; • 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; • 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 • Rental vacancy rate: The percent of rental housing units that are currently vacant, as reported in the most recent HUD CHAS data.</p>	9

Accessory Dwelling Units/Junior Accessory Dwelling Units (ADU/JADU) Programs - Article 8		Rev. 9/23/20
<p>§7755(b)(3) Feasibility - 25 Points Feasibility in a geographic area for the proposed ADU/JADU Programs will be based on the following factors:</p> <ul style="list-style-type: none"> • The readiness of the project development to proceed as evidenced by the status of local government approvals, project financing commitments, and resolution to impediments to development; • Evidence of ability to serve Low- and Very Low-Income Households pursuant to the Mortgage Assistance underwriting requirements stated in §7731, as evidenced by the development budget and proposed unit sales prices; and • 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. 	24	
<p>Community Revitalization §7755(b)(4), §7716(l) - 10 Points Contributes to Community Revitalization (to qualify - all Assisted units are, or will be, located within a federal Promise Zone or a Choice Neighborhood Initiative Area or an Opportunity Zone), 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.</p>	0	
Federal Promise Zone (https://www.hudexchange.info/programs/promise-zones/)		
Promise Zones in California: Sacramento Promise Zone, Los Angeles Promise Zone, and San Diego Promise Zone, or		
Choice Neighborhood Initiative Area (https://www.hud.gov/cn , see grantee report).		
Choice Neighborhood Initiative Areas in California: Sacramento, San Francisco, and Los Angeles, or		
Opportunity Zone (https://esrimedia.maps.arcgis.com/apps/View)		
Applicant certifies ALL CalHome ADU/JADU Assisted units will be in the Promise Zone, Opportunity Zone, or Choice Neighborhood?		
File Name:	ADU Community Revitalization	Provide a print screen file showing Promise Zone, Neighbor Initiative Area or Op. Zone
		Uploaded to HCD?
Does the program meet a legislatively mandated priority for funds allocated to the CalHome Program? If "Yes", identify the legislation and how the program meets a priority.		
<p>§7755(b)(5) Volunteer Labor, Self-Help Labor or Youth Construction Skills Training Program - 10 Points Applications applying for Homeownership Development Projects (PDL), Self-Help Technical Assistance Homeownership projects (SHTA), or a Mortgage Assistance Local Program (MA) 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:</p> <p>(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.</p>	0	
§7755(c) Performance Penalty - A deduction to the total score will be applied for failure to meet CalHome Program Performance Goals pursuant to §7759.		

Certification

On behalf of the entity identified in the signature block below, I certify that:

1. The information, statements and attachments included in this application are, to the best of my knowledge and belief, true and correct.
2. I possess the legal authority to submit this application on behalf of the entity identified in the signature block.
3. The following is a complete disclosure of all identities of interest - of all persons or entities, including affiliates, that will provide goods or services to the Project either (a) in one or more capacity or (b) that qualify as a "Related Party" to any person or entity that will provide goods or services to the project. "Related Party" is defined in Section 10302 of the California Code of Regulations (CTCAC Regulations):

4. As of the date of application, the Project, or the real property on which the Project is proposed (Property) is not part to or the subject of any claim or action at the State or Federal appellate level.

5. I have disclosed and described below any claim or action undertaken which affects or potentially affects the feasibility of the Project. In addition, I acknowledge that all information in this application and attachments is public, and may be disclosed by the State.

John H. Ford	Planning and Building Director		
Printed Name	Title of Signatory	Signature (wet signature is required)	Date

Legal Disclosure

Public entity applicants without an ownership interest in the proposed project, including but not limited to cities, counties, and joint powers authorities with 100 or more members, are not required to respond to this questionnaire.

For purposes of the following questions, and with the exceptions noted below, the term "applicant" shall include the applicant and joint applicant, and any subsidiary of the applicant or joint applicant if the subsidiary is involved in (for example, as a guarantor) or will be benefited by the application or the project.

In addition to each of these entities themselves, the term "applicant" shall also include the direct and indirect holders of more than ten percent (10%) of the ownership interests in the entity, as well as the officers, directors, principals and senior executives of the entity if the entity is a corporation, the general and limited partners of the entity if the entity is a partnership, and the members or managers of the entity if the entity is a limited liability company. For projects using tax-exempt bonds, it shall also include the individual who will be executing the bond purchase agreement.

The following questions must be responded to for each entity and person qualifying as an "applicant," or "joint applicant" as defined above.

Explain all positive responses on a separate sheet and include with this questionnaire in the application.

Members of the boards of directors of non-profit corporations, including officers of the boards, are also not required to respond. However, chief executive officers (Executive Directors, Chief Executive Officers, Presidents or their equivalent) must respond, as must chief financial officers (Treasurers, Chief Financial Officers, or their equivalent).

Civil Matters

1. Has the applicant filed a bankruptcy or receivership case or had a bankruptcy or receivership action commenced against it, defaulted on a loan or been foreclosed against in *past ten years*?
2. Is the applicant currently a party to, or been notified that it may become a party to, any civil litigation that may materially and adversely affect (a) the financial condition of the applicant's business, or (b) the project that is the subject of the application?
3. Have there been any administrative or civil settlements, decisions, or judgments against the applicant within the past ten years that materially and adversely affected (a) the financial condition of the applicant's business, or (b) the project that is the subject of the application?
4. Is the applicant currently subject to, or been notified that it may become subject to, any civil or administrative proceeding, examination, or investigation by a local, state or federal licensing or accreditation agency, a local, state or federal taxing authority, or a local, state or federal regulatory or enforcement agency?
5. In the past ten years, has the applicant been subject to any civil or administrative proceeding, examination, or investigation by a local, state or federal licensing or accreditation agency, a local, state or federal taxing authority, or a local, state or federal regulatory or enforcement agency that resulted in a settlement, decision, or judgment?

Criminal Matters

6. Is the applicant currently a party to, or the subject of, or been notified that it may become a party to or the subject of, any criminal litigation, proceeding, charge, complaint, examination or investigation, of any kind, involving, or that could result in, felony charges against the applicant?
7. Is the applicant currently a party to, or the subject of, or been notified that it may become a party to or the subject of, any criminal litigation, proceeding, charge, complaint, examination or investigation, of any kind, involving, or that could result in, misdemeanor charges against the applicant for matters relating to the conduct of the applicant's business?
8. Is the applicant currently a party to, or the subject of, or been notified that it may become a party to or the subject of, any criminal litigation, proceeding, charge, complaint, examination or investigation, of any kind, involving, or that could result in, criminal charges (whether felony or misdemeanor) against the applicant for any financial or fraud related crime?
9. Is the applicant currently a party to, or the subject of, or been notified that it may become a party to or the subject of, any criminal litigation, proceeding, charge, complaint, examination or investigation, of any kind, that could materially affect the financial condition of the applicant's business?
10. Within the past ten years, has the applicant been convicted of any felony?
11. Within the past ten years, has the applicant been convicted of any misdemeanor related to the conduct of the applicant's business?
12. Within the past ten years, has the applicant been convicted of any misdemeanor for any financial or fraud related crime?

Please provide a letter of explanation if you responded "Yes" to any of the questions above.

File Name:	Cert. Letter of Explanation	Letter of explanation for any "red" shaded cells above.	Uploaded to HCD?
Printed Name	Title of Signatory	Signature (wet signature is required)	Date