



AGENDA ITEM NO.
C29

COUNTY OF HUMBOLDT

For the meeting of: July 31, 2018

Date: July 5, 2018
To: Board of Supervisors
From: John H. Ford, Director of Planning and Building *[Signature]*
Subject: HOME Program First Time Homebuyer Grant Application

RECOMMENDATIONS

That the Board of Supervisors approve the submission of a First Time Homebuyer Grant Application and authorize signing of all documents related to the Application and documents to carry out grant activities by approving the attached Resolution.

SOURCE OF FUNDING:

State of California Housing and Community Development (HCD) HOME Program.

DISCUSSION:

On June 5, 2018 the State of California Department of Housing and Community Development (HCD) HOME Investment Partnerships Program issued a Notice of Funding Availability (NOFA) for projects and programs for 2018.

Prepared by Michael Richardson, Supervising Planner, SAO Approval *[Signature]*

REVIEW: Auditor _____ County Counsel *[Signature]* Personnel _____ Risk Manager _____ Other _____

TYPE OF ITEM:
 Consent
 Departmental
 Public Hearing
 Other _____

PREVIOUS ACTION/REFERRAL:
Agenda Order No.
Meeting of:

BOARD OF SUPERVISORS, COUNTY OF HUMBOLDT
Upon motion of Supervisor *Fennell*
Seconded by Supervisor *Wilson*
Ayes *Fennell, Sundberg, Bass, Wilson*
Nays
Abstain
Absent *Bohn*

and carried by those members present, the Board hereby approves the recommended action contained in this Board report.

Dated: *7/31/18*
By: *[Signature]*
Kathy Hayes, Clerk of the Board

Staff is proposing to submit an application for a First-Time Homebuyer (FTHB) Program to assist individuals or families with the purchase of a home. Applications are due August 6, 2018. The qualified participant provides one-percent of the purchase price, a first lender provides fifty-one percent or more of the loan package, and the HOME program provides a loan for the balance. The terms include three-percent simple interest and the loan is deferred for 30 years. Funds repaid must be placed in a restricted trust and must be used in future years for HOME eligible projects or programs.

The county has had an active Homebuyer Program since 2004. During that time the county has assisted more than 50 first time homebuyers. The loans have assisted two-parent families, single-parent families, disabled couples, and Veterans. Staff is recommending the county apply for the maximum application amount of \$500,000. This will assist approximately five additional families or individuals over the next four years.

The HOME program requires that the resolution reflect specific positions and those persons holding the positions in the resolution. The attached resolution includes that information.

FINANCIAL IMPACT:

The HOME grant includes \$25,000 for administration and up to an additional \$60,000 for specific project expenses including legal document preparation and recording, inspections, and escrow fees. All costs for administration and loans will be covered by grant funds, there will be no impact on the General Fund.

Funds repaid must be placed in a restricted trust and must be used in future years for HOME eligible projects or programs. Creating a future source of housing revenue.

This application supports the county strategic framework by seeking outside funding to benefit Humboldt County needs and retaining living-wage housing.

OTHER AGENCY INVOLVEMENT:

There are no other agencies involved at this time.

ALTERNATIVES:

The Board could choose to skip this year's application. This is not recommended because there are persons on the waiting list that could benefit from this program.

ATTACHMENTS:

Attachment A Resolution Authorizing the Submittal of HOME Program Application

ATTACHMENT A

Resolution Authorizing the Submittal of HOME Program Application

BOARD OF SUPERVISORS, COUNTY OF HUMBOLDT, STATE OF CALIFORNIA
Certified copy of portion of proceedings, Meeting of July 31, 2018

RESOLUTION NO. 18-80

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

WHEREAS, The California Department of Housing and Community Development (the "Department") is authorized to allocate HOME Investment Partnerships Program ("HOME") funds made available from the U.S. Department of Housing and Urban Development ("HUD"). HOME funds are to be used for the purposes set forth in Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990, in federal implementing regulations set forth in Title 24 of the Code of Federal Regulations, part 92, and in Title 25 of the California Code of Regulations commencing with section 8200; and

WHEREAS, On June 5, 2018, the Department issued a Notice of Funding Availability announcing the availability of funds under the HOME program (the "NOFA"); and

WHEREAS, in response to the June 2018 HOME NOFA, the County of Humboldt, a subdivision of the State of California, wishes to apply to the Department for, and receive an allocation of, HOME funds.

NOW, THEREFORE, BE IT RESOLVED, DETERMINED AND ORDERED by the Board of Supervisors that:

1. In response to the June 2018 HOME NOFA, the County of Humboldt shall submit an application to the Department to participate in the HOME program and for an allocation of funds not to exceed Five Hundred Thousand Dollars (\$500,000) for the for the purpose of a First-time Homebuyer Program to be located in the unincorporated areas of Humboldt County.
2. If the application for funding is approved, then the County of Humboldt hereby agrees to use the HOME funds for eligible activities in the manner presented in its application as approved by the Department in accordance with the statutes and regulations cited above. The County of Humboldt may also execute a standard agreement, any amendments thereto, and any and all other documents or instruments necessary or required by the Department or HUD for participation in the HOME program (collectively, the required documents).
3. The County of Humboldt authorizes the Director of Planning and Building, currently held by John H. Ford, to execute, in the name of the applicant, the required documents.

BOARD OF SUPERVISORS, COUNTY OF HUMBOLDT, STATE OF CALIFORNIA


Certified copy of portion of proceedings, Meeting of July 31, 2018

RESOLUTION NO. 18-80

BE IT FURTHER RESOLVED, the County of Humboldt authorizes the Planning and Building Department Administrative Services Supervisor, currently held by Paula Mushrush, to sign Reports and Financial Draw requests, in the name of the applicant.

BE IT FURTHER RESOLVED, if the application is approved, the Director of Planning and Building Department, or designee, is hereby authorized to sign and record loan documents to carry out the grant activities.

Dated: July 31, 2018



Ryan Sundberg, Chair
Humboldt County Board of Supervisors

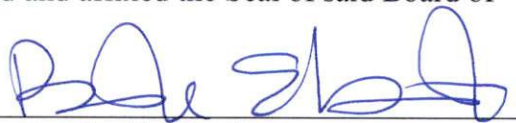
Adopted on motion by Supervisor Fennell, seconded by Supervisor Wilson, and the following vote:

AYES:	Supervisors	Sundberg, Bass, Fennell, Wilson
NAYS:	Supervisors	--
ABSENT:	Supervisors	--
ABSTAIN:	Supervisors	Bohn

STATE OF CALIFORNIA)
County of Humboldt)

I, KATHY HAYES, Clerk of the Board of Supervisors, County of Humboldt, State of California, do hereby certify the foregoing to be an original made in the above-entitled matter by said Board of Supervisors at a meeting held in Eureka, California.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Seal of said Board of Supervisors.



By: Brooke Eberhardt
Deputy Clerk of the Board of Supervisors of the
County of Humboldt, State of California