CalHome Program

2021 Application

8/27/21

Notice of Funding Availability (NOFA) September 21, 2021



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)

2020 West El Camino Avenue, Suite 500 Sacramento, CA 95833 Phone: (916) 263-2771 email: calhome@hcd.ca.gov

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

Application Technical Support email:

AppSupport@hcd.ca.gov

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		Applicant and Activity		0/07/04								
Applicant and Activity (c)(1) Did the Applicant submit outstanding reports from previous CalHome grants to HCD by the application date?												
(c)(1) Did the	Applicant submit outstanding reports from	m previous CalHome grants to HCD by the application date?										
The person at If more than o	ttesting to the resolution signing cannot be one authorized signatory is identified, state	g as it contains ALL of the authorizations as in the sample. be the same person authorized to execute the documents in the name of the Applicant. the whether both signatories are required or only one signatory is required to submit and execute Progauthorized signatory, the Applicant must also submit a designee letter or other proof of signing authorized signatory, the Applicant must also submit a designee letter or other proof of signing authorized signatory.										
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:	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?									
File Name:	Articles of Inc	Articles of Inc. (Corp. Code §154, 200 & 202) as certified by CA Secretary of State.	Uploaded to HCD?									
File Name:	Cert of Amend Articles	Corp. Code §5810-5820, §7810-7820, or §12500-12510.	Uploaded to HCD?									
File Name:	Restated Articles	Corp. Code §5811, 5815, 5819; §7811, 7815 and 7819; and §12501, 12506 and 12510.	Uploaded to HCD?									
File Name:	Bylaws	Corp. Code §207(b), 211 and 212	Uploaded to HCD?									
File Name:	SOS Letter	Secretary of State Letter of Good Standing	Uploaded to HCD?									
File Name:	Board of Directors	List of Name of Board of Directors	Uploaded to HCD?									
File Name:	Signature Block	Signature Block in MS Word. Will be used in HCD legal docs such as Standard Agreement	Uploaded to HCD?									
File Name	Cert & Legal	Reference 'Certifications & Legal' Worksheet.	Uploaded to HCD?									

											=
Owner-occupied repair, full reconstruction, or the ad-	•		n (O	OR) Pro	ogram - Article	5	Rehabilitation	Full Red		8/27/21	4
Activity #1 87718(a)(2) Proposed # of Assisted unit			ner thai	n accesso	ory dwelling units or	manufactured	15	i uli Rec	wii bii U	OUOH	1
nousing units	nufactured units								5		-
		nits and/or Assisted	d junio	r accesso	, ,						
Proposed # of Assisted units from above: Rehab	ilitation 20	Full reconstru	uction	5							
				OOR Fu		OOR Max	imum Eligible	Per Assist		Request	•
											1
GOR Funds - \$150,000 per unit for rehabilitation, NOFA											
OOR Funds - \$150,000 per unit for full reconstruction, NOFA OOR Activity Delivery Fee - 20%, §7729(d) and NOFA Total OOR Funds \$750,000 \$0 \$0 Total OOR Funds \$0 \$3,300,000 \$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											
								istea, aescriptio	n oi pr	ior	
Activity 89 (277-180)(2) Proposed of of Assisted manufactured units the control of the control o											
2											
4											<u> </u>
	y with the requirer	nents for Local Pro	gram A	Administra	ation set forth in §77	721.					
amount necessary to fund eligible Rehabilitation cos	ts only, in accorda	ance with program i	require	ements?		ancing and assi	stance will not exc	ceed the minimu	m		
§7732 Applicant or its Administrative Subcontractor	must have succes	sfully administered			ogram for a				٠. ٠	Va	11/22/21
			last fo	our vears	1						Years
become the approache program(e) you have out	occording dumini	istored within the	iuot it	our yours			Begin Bate	End Bate			1
									0.	00	0
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									0.	00	0
			oe use	d for thes	e eligible costs?						
COR Funds - \$100,000 per unit for inhabitation, NOFA OOR Funds - \$100,000 per unit for inhabitation, NOFA OOR Funds - \$100,000 per unit for inhabitation, NOFA OOR Funds - \$100,000 per unit for inhabitation, NOFA STORAGE Punds - \$100,000 per unit for inhabitation, NOFA STORAGE Punds - \$100,000 per unit for inhabitation, NOFA STORAGE Punds - \$100,000 per unit for inhabitation, NOFA STORAGE Punds - \$100,000 per unit for inhabitation, NOFA STORAGE Punds - \$100,000 per unit for inhabitation, NOFA STORAGE Punds - \$100,000 per unit for inhabitation, NOFA STORAGE Punds - \$100,000 per unit for inhabitation, NOFA STORAGE Punds - \$100,000 per unit for inhabitation, NOFA STORAGE Punds - \$100,000 per unit for inhabitation, NOFA STORAGE Punds - \$100,000 per unit for inhabitation, NOFA STORAGE Punds - \$100,000 per unit for inhabitation, NOFA STORAGE Punds - \$100,000 per unit for inhabitation, NOFA STORAGE Punds - \$100,000 per unit for inhabitation, NOFA STORAGE Punds - \$100,000 per unit for inhabitation punds - \$100,000 per unit for inhabi											
								equirements as			
	Provide a narra	ative of your comm	itment	to meet n	ear and long term r	esiliency standa		Uploaded to	HCD?		
			on Cr	iteria §7	755		1				1
Pating Factors now NOFA (rod = b = dis = is dis -t	inimum occas bar	not been achieve		l Self Sc	ore (minimum po	oints required	= 55; maximun	n points = 100,			
§7755(b)(1) Capability - 40 Points Max Capability to operate the proposed OOR Programs:			1)								
6 – 10 = 30 points											
§7755(b)(2) Community Need - 15 Points Community need in a geographic area of the propos						I.S. Census Bur	eau American Co	mmunity Survey	,		-
 Percent of homeowner Households that are in pove most recent ACS data; 	,				•		•			14	
most recent HUD CHAS data; and the • Percent of homeowner Households occupying over					•			•			
§7755(b)(3) Feasibility - 25 Points Feasibility in a geographic area for the proposed OC - Age of the housing stock: The percent of owner-oc - Percent of homeowner Households occupying over the most recent HUD CHAS data.	cupied housing ur rcrowded housing	nits over 30 years o	ld, as	reported i			upants per room,	as reported in		25	
Community Revitalization §7755(b)(4), §7716(l) - Contributes to Community Revitalization (to qualify - Opportunity Zone), or develops a Rehabilitation Progue of the General Plan adopted by the jurisdiction in which	all Assisted units gram that address i the program will	es climate adaptati be offered.								0	
Federal Promise Zone (https://www.hudexchange.in/ Promise Zones in California: Sacramento Promise Chaica Naighborhood Initiative Area (https://www.hudexchange.in/	se Zone, Los Ang	eles Promise Zon	e, and	I San Die	go Promise Zone,	or					
Choice Neighborhood Initiative Area (https://www.hu Choice Neighborhood Initiative Areas in Californi			d Los	Angeles	, or						
Opportunity Zone (https://esrimedia.maps.arcgis.com	n/apps/View)										1

	Ov	vner-Occupied Rehabilitation (OOR) Program - Article 5		8/27/21							
File Name: OOR Community Revitalization Provide a print screen file showing Promise Zone, Neighbor Initiative Area or Op. Zone Uploaded to HCD?											
	cant develop a Rehabilitation Program by the jurisdiction in which the program	that addresses climate adaptation or resiliency consistent with the Hazard Mitigation Plan or the Safety Im will be offered?	Element of the Gene	ral							
File Name:	OOR Climate Change	Documentation that program addresses climate adaption or resiliency consistent with a plan	Uploaded to HC	D?							
Applications a Program (MA First-Time Ho (A) Volunteer (B) Labor pro The 500 hour (C) Minimum	applying for Homeownership Developn) for new construction housing or acquemebuyers, will receive up to 10 points or Self-Help Construction labor, when vided by youth participating in a Const s of construction training labor must b 15 percent of units include an ADU or	e a minimum of 500 hours of on-site construction labor per Assisted Unit is provided; or truction Skills Training Program, where a minimum of 500 hours of on-site construction labor per Assisted e provided by the 16- to 24-year-old program participants; or	erties for sale to d Unit is provided.	0							
§7755(c) Per	formance Penalty - A deduction to th	e total score will be applied for failure to meet CalHome Program Performance Goals pursuant to §7759		0							

Accessory Dwelling U	nits/Junior Accessory Dw	elling Units	(ADU/JADU) P	rograms -	Article 8			8/27/21						
ADU/JADU construction, reconstruction, repair, or reha Assisted units: households at or below 80 percent of a		, 120 paraent of	AMI for bousehold w	the were vietim	o of a dispetor U	SC 850650 3/6	,							
Proposed # of Assisted units:	AMI HOC 900002.0(b) of at of below	11	Remaining fund				1).							
Proposed # of Assisted drills.			Activity' works				:-4 1114	Danisat						
ADU/JADU Funds - \$100,000 per unit, NOFA		ADU/JADU	Funds Request		Maximum Eligik 100,000	DIE PET ASS	\$0	Request						
ADU/JADU Activity Delivery Fee - up to 20%, §7729(d)	and NOFA			\$2	220,000		\$0							
Total ADU/JADU Funds			\$0		320,000		\$0							
§7754(d) Describe the proposed program including: am with the type of program applied for, geographic locatio					olds to be assis	ted, description	of prior	experience						
mar are type or program approach, geograpme totalle	To all dourness, interioring sources	ana acce, ana c	occupacit of any co	Turbutou iubor.										
§7754(d) Include Non-CalHome ADU/JADU funding sources, descriptions, proposed lien positions, and amount in lines 1 through 6 below:														
	urces, descriptions, proposed lien per J Funding Sources and Source/Desc			gh 6 below:	Propos	ed Lien Positio	n	Amount						
1														
2														
3 4														
5														
6														
§7754(f) Provide a description of how you will comply w			Ţ.		il food at									
g7/25(a)(3) Applicant certifies the CalHome Program Laccordance with program requirements?	oans to individual Borrowers when o	considered with	otner available finan	cing and assist	ance will tund ell	gible costs only	, in							
§7742 Applicant or its Administrative Subcontractor mu								ı						
Rehabilitation Program, new construction development				Units										
subdivisions), or an ADU/JADU Program for a minimum Describe the applicable program(s) you have succ			on due date.	Assisted 0										
and the approach program(e) you have case.					Dog Date	Ziid Bate								
							C	0.00						
							0).00						
					d = 55; maximum points = 100) d = 55; maximum points = 00 points 0									
\$7742 Applicant earlifies the Call Laws for the	of an ADII/IADII December 1		hana aliail-1 O				C	0.00						
§7743 Applicant certifies the CalHome funds in support §7744 Applicant certifies it will comply with these ADU/		nny be used for	nese eligible costs?											
§7745 Applicant certifies it will develop and employ AD necessary by HCD? The ADU/JADU guidelines must b	U/JADU Program underwriting guide				underwriting req	uirements as de	eemed							
NOFA Appendix B - Applicant certifies it will meet near														
File Name: ADU Resiliency Commitment	Provide a narrative of your commit homes destroyed by a qualified FE			iliency standar	ds in rebuilding	Uploaded	to HCD	?						
		on Criteria §7												
				ints required	= 55; maximu	ım points = 1	00)	36						
Rating Factors (red shading indicates minimum score	has not been achieved)							Points						
§7755(b)(1) Capability - 40 Points Max Capability to operate the proposed ADU/JADU Progran Number of Rehabilitation/Reconstructed units assisted 1 - 5 = 20 points 6 - 10 = 30 points 11 or more = 40 points								0						
§7755(b)(2) Community Need - 15 Points Community need in a geographic area of the proposed + Housing affordability in the geographic area: The ratio CallHome program or project is located. The current me is updated on an annual basis by HCD; - Percent of renter Households that are Low Income: TI HUD Comprehensive Housing Affordability Strategy U Percent of renter Households occupying overcrowdec per room, as reported in the most recent HUD CHAS d - Rental vacancy rate: The percent of rental housing un	of the current median sales price of dian sales price is the most recent an epercent of Households in renter-cs. Census Bureau American Commithousing: The percent of renter-occutata; and	i a single-family available from th occupied housing unity Survey (HI upied housing un	nome to the AMI for e California Associa g with incomes below JD CHAS) data; nits with more than 1	tion of Realtors v 80 percent of .5 occupants	as of the NOFA	date, and the	AMI	11						

Accessory Dwelling Units/Junior Accessory Dwelling Units (ADU/JADU) Programs - Article 8	8/27/21							
§7755(b)(3) Feasibility - 25 Points								
Feasibility in a geographic area for the proposed ADU/JADU Programs will be based on the following factors:								
• 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;	25							
• 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.								
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	0							
Opportunity Zone).								
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?							
§7755(b)(5) Volunteer Labor, Self-Help Labor or Youth Construction Skills Training Program - 10 Points (not applicable to ADU/JADU)								
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	0							
(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.								

	Certification & Leg	gal Status	8/27/21									
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) 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 Federal appellate level.	the real property on which the Project is	proposed (Property) is not part to or the subject of any c	laim or action at the State or									
I have disclosed and described below any c In addition, I acknowledge that all information		or potentially affects the feasibility of the Project. olic, and may be disclosed by the State.										
Printed Name	Title of Signatory	Signature	Date									
		isclosure ncluding but not limited to cities, counties, and joint										
applicant or joint applicant if the subsidiary is in addition to each of these entities themselve in the entity, as well as the officers, directors, pentity is a partnership, and the members or maindividual who will be executing the bond purc. The following questions must be responded to Explain all positive responses on a separa Members of the boards of directors of non-prodirectors, Chief Executive Officers, Presidents. Civil Matters 1. Has the applicant filed a bankruptcy or receasing in past ten years? 2. Is the applicant currently a party to, or been condition of the applicant's business, or (b) the saffected (a) the financial condition of the applicat. Is the applicant currently subject to, or been state or federal licensing or accreditation agents. In the past ten years, has the applicant been seem to the past ten years, has the applicant been seem to the past ten years, has the applicant been seem to the past ten years, has the applicant been to the past ten years, has the applicant been to the past ten years, has the applicant been to the past ten years, has the applicant been to the past ten years, has the applicant been to the past ten years, has the applicant been to the past ten years, has the applicant been to the past ten years, has the applicant been to the past ten years, has the applicant been to the past ten years, has the applicant been to the past ten years.	with the exceptions noted below, the term nvolved in (for example, as a guarantor) is, the term "applicant" shall also include the principals and senior executives of the eranagers of the entity if the entity is a limite hase agreement. In or each entity and person qualifying as the sheet and include with this question of the component of the	poards, are also not required to respond. However, chief ust chief financial officers (Treasurers, Chief Financial Officers) eivership action commenced against it, defaulted on a loany civil litigation that may materially and adversely affect tion?	10%) of the ownership interests partners of the entity if the s, it shall also include the executive officers (Executive fficers, or their equivalent). an or been foreclosed (a) the financial y and adversely restigation by a local, agency? or federal licensing 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?												
complaint, examination or investigation, of any the applicant's business?	/ kind, involving, or that could result in, m	ome a party to or the subject of, any criminal litigation, pr isdemeanor charges against the applicant for matters rel	lating to the conduct of									
		ome a party to or the subject of, any criminal litigation, pr iminal charges (whether felony or misdemeanor) against										
complaint, examination or investigation, of any	kind, that could materially affect the fina	ome a party to or the subject of, any criminal litigation, pr ncial condition of the applicant's business?	roceeding, charge,									
10. Within the past ten years, has the applicar		lated to the conduct of the conflict of the co										
11. Within the past ten years, has the applicar 12. Within the past ten years, has the applicar	•	lated to the conduct of the applicant's business?										
Please provide a letter of explanation if you	•	,										
File Name: Cert. Letter of Explanation	"Letter of explanation for any "red" s		Uploaded to HCD?									

Title of Signatory

Printed Name

Signature

Date

			Commun	ity Need	MA/SHTA/A	ADU/PDL	SHP						Com	munity Need	: 00R	_		_		Fea	asibility: MA			F	easibility: OOR & A	DU/JADU		Fea	asibility:	Shared I	lousing 1	TA	Feasibility:	PDL/Self-	Help T
			Percent of		Percent of									Percent of					Median Owner	,	Ratio Area Home							Renters					Median Owner		
			Low-Income		Overcrowded		Rental		Total	Age of		Percent of		Low-Income		Percent of		Total	Costs /		Sales/		Total	Age of	Percent of		Total	<=80%AMI		Rental		Total	Costs /		Total
Jurisdiction	Housing Affordability	Points Awarded	Renter households	Points	Renter households	Points	Vacancy Rate	Points Awarded	Points Awarded	Housing Stock	Points I Awarded	Homeowner in Poverty		Homeowner	Points Awarded	Overcrowd	ed Point	s Points ed Awarded	Median Renter Costs Ratio	Points Awarded	Proposed # of Loans	Points Awarded	Points Awarded		Points Overcrowded warded Homeowners	Points Awarded	Points Awarded	with Severe Cost Burden	Points Awarded	Vacancy Rate	Points Awarded		Median Renter Costs Ratio	Points Awarded	Point
Alameda	10.35	3	54.49%	1	4.23%	4	2.57%	4		79.64%	4	2.34%	1	24.1%	1	0.78%	3	9	1.63	4		3		79.64%	12 0.78%	9		42.18%	9		12		1.63	2	22
Alpine	15.00	4	60.00%	3	0.00%	1	50.00% 10.18%	1	9	72.11%	3	5.58%	3	31.4%	3	1.57%	4		3.49 1.61	2	0.00	3	5	72.11%	9 1.57%	12	22	26.67%	3	50.00%	3	7	3.49 1.61	1	21 23
Amador Butte	5.86 6.20	2	62.33% 62.82%	3	0.12% 1.25%	2	6.89%	1	8	62.65% 68.30%	3	3.67% 4.97%	3	30.4% 30.0%	3	0.41%	2	8 11	1.55	8	0.00	3		62.65% 68.30%	6 0.41% 9 0.48%	6	10 16	43.73% 48.29%	12	10.18%	3	13 16	1.55	4	24
Calaveras	5.98	2	64.82%	4	0.77%	1	6.62%	1	8	50.69%	1	3.78%	2	36.9%	4	0.61%	2	9	1.41	10	0.00	3		50.69%	3 0.61%	6	10	38.77%	6	6.62%	3	10	1.41	5	25
Colusa Contra Costa	15.00 7.88	3	54.26% 55.83%	1	4.55% 2.58%	2	4.54% 2.84%	4	10	66.60% 71.74%	3	2.63%	1	26.2% 26.7%	1	1.00% 0.49%	2	7	1.79 1.51	8	0.00	3		71.74%	6 1.00% 9 0.49%	6	16 16	33.58% 43.19%	9	4.54% 2.84%	12	10	1.79 1.51	4	21
Del Norte	5.07	1	61.06%	3	2.99%	3	1.86%	4	11	63.51%	2	6.37%	4	41.5%	4	0.67%	2		1.59	6	0.00	3	9	63.51%	6 0.67%	6	13	40.00%	6	1.86%	12	19	1.59	3	23
El Dorado Fresno	7.71 5.30	3	60.86% 63.92%	3	0.99%	4	5.31% 3.93%	1 2	8 10	57.29% 59.18%	1	3.37% 7.05%	2	28.1% 27.0%	2	0.32% 1.05%	1 3	6 10	1.81	4	0.00	3	7	57.29% 59.18%	3 0.32% 3 1.05%	3 9	7 13	34.47% 44.34%	3	5.31%	6	7 16	1.81	1 2	21
Glenn	4.38	1	63.30%	3	0.95%	1	1.29%	4	9	70.94%	3	3.09%	2	33.7%	4	0.17%	1	10	1.82	2	0.00	3	5	70.94%	9 0.17%	3	13	39.21%	6	1.29%	12	19	1.82	1	21
Humboldt	5.83	2	64.14%	4	1.47% 3.43%	2	3.12% 4.04%	3	11	73.70%	4	5.38%	3	30.7%	3	1.11%	4		1.78	2	3.00	3		73.70%	12 1.11%	12	25 16	45.12%	12	3.12% 4.04%	9	22	1.78	1	21
Imperial Inyo	15.00 15.00	4	68.16% 57.46%	2	0.34%	1	5.20%	2	9	48.20% 80.69%	4	8.98% 5.01%	3	34.0% 33.6%	4	2.25% 0.08%	1	12	1.76 2.04	2	0.00	3		48.20% 80.69%	3 2.25% 12 0.08%	12	16	36.85% 28.96%	3	5.20%	6	10	1.76 2.04	1	21
Kern	4.60	1	60.52%	3	3.77%	3	5.38%	1	8	56.38%	1	7.99%	4	29.7%	2	0.98%	3	10	1.56	6	0.00	3	9	56.38%	3 0.98%	9	13	41.35%	6		3	10	1.56	3	23
Kings Lake	4.17 4.74	1	59.02% 68.54%	4	2.89% 1.56%	2	3.22% 5.43%	1	8	54.03% 69.81%	3	6.68% 8.77%	4	26.0% 40.0%	4	1.37% 0.78%	4	10 14	1.47	10 6	0.00	3		54.03% 69.81%	3 1.37% 9 0.78%	12 9	16 19	35.34% 40.28%	3 6	3.22% 5.43%	3	13	1.47	3	25 23
Lassen	3.39	1	55.45%	1	0.12%	1	6.00%	1	4	69.36%	3	6.14%	4	31.4%	3	0.16%	1	11	1.52	8	0.00	3	11	69.36%	9 0.16%	3	13	40.17%	6	6.00%	3	10	1.52	4	24
Los Angeles Madera	9.95 5.06	3	65.85% 67.08%	4	7.56% 5.28%	4	3.24% 4.20%	3	14 11	87.19% 51.51%	4	4.19% 6.64%	3	34.9% 30.4%	4	1.52%	4		1.71 1.53	8	0.00	3		87.19% 51.51%	12 1.52% 3 1.12%	12 12	25 16	43.87% 33.19%	9	3.24% 4.20%	9	19 10	1.71	2	22
Marin	11.45	4	59.64%	2	3.54%	3	2.35%	4	13	86.69%	4	2.13%	1	29.8%	2	0.36%	1	8	1.76	2	0.00	3	5	86.69%	12 0.36%	3	16	42.31%	9	2.35%	12	22	1.76	1	21
Mariposa	5.79	2	55.63%	1 3	0.69%	1	15.53%	1	5 12	60.06% 76.56%	2	5.64% 5.86%	3	31.3% 31.5%	3	0.38%	1 3		1.79	2	0.00	3		60.06% 76.56%	6 0.38% 12 0.84%	3	10 22	45.87%	12	15.53%	3		1.79	1	21 22
Mendocino Merced	8.24 5.09	1	62.62% 62.51%	3	2.19% 3.09%	3	2.82% 3.90%	2	9	76.56% 54.88%	1	5.86% 6.67%	4	31.5%	3	1.30%	4		1.66 1.46	10	0.00	3	13	76.56% 54.88%	12 0.84% 3 1.30%	12	16	44.82% 37.10%	12		12 6	25 10	1.66 1.46	5	25
Modoc	15.00	4	68.02%	4	0.41%	1	0.00%	4	13	69.39%	3	6.78%	4	44.6%	4	0.38%	1	12	1.60	6	0.00	3		69.39%	9 0.38%	3	13	32.69%	3	0.00%	12	16	1.60	3	23
Mono Monterey	10.13 10.57	3	41.40% 56.34%	1	2.33% 8.49%	4	36.30% 4.85%	1 2	7 11	66.79% 75.30%	4	1.97% 3.31%	1 2	27.3% 26.7%	1	0.00%	1 4	6 11	1.53 1.52	8	0.00	3	11	66.79% 75.30%	6 0.00% 12 1.60%	12	10 25	18.54% 39.46%	6	36.30% 4.85%	6	13	1.53 1.52	4	24
Napa	8.75	3	53.84%	1	3.12%	3	5.11%	2	9	73.42%	3	2.67%	1	27.1%	2	0.57%	2	8	1.57	6	0.00	3		73.42%	9 0.57%	6	16	39.01%	-	E 110/	6	13	1.57	3	23
Vevada Orange	6.13 10.67	2	56.39% 61.81%	2	0.86% 5.92%	1	3.92% 3.22%	2	7	67.38% 76.11%	2	3.62%	2	31.2% 32.2%	3	0.77%	2	9	1.66 1.50	4 10	0.00	3		67.38% 76.11%	6 0.77% 12 1.01%	6	13	44.46% 43.49%	12	3.92% 3.22%	6	19 19	1.66 1.50	2	22
Placer	7.36	3	50.98%	1	1.46%	2	5.29%	1	7	42.21%	1	3.03%	2	23.5%	1	0.25%	1	5	1.50	8	0.00	3		42.21%	3 0.25%	3	7	45.36%	12		3	19	1.54	4	24
lumas	5.40	1	64.98%	4	0.00%	1	6.78%	1	7	67.22%	2	2.65%	1	32.0%	3	0.00%	1	7	1.67	4	0.00	3		67.22%	6 0.00%	3	10	40.68%	6	6.78%	3	10	1.67	2	22
verside acramento	7.42 5.76	3	56.49% 62.96%	2	3.29% 2.15%	2	5.67% 4.35%	1 2	9	49.41% 65.14%	2	5.64% 4.16%	2	29.3% 29.6%	2	1.09% 0.61%	3	9	1.45 1.54	10	0.00	3		49.41% 65.14%	3 1.09% 6 0.61%	9	13 13	48.92% 41.36%	12 6	5.67% 4.35%	3 6	16 13	1.45 1.54	5 4	25
an Benito	8.76	3	54.85%	1	4.89%	4	1.78%	4	12	52.48%	1	2.73%	1	23.8%	1	1.67%	4	7	1.64	4	0.00	3	7	52.48%	3 1.67%	12 12	16	36.40%	3	1 700/	12	16	1.64	2	22
San Bernardino San Diego	5.61 9.10	2	58.03% 58.55%	2	3.69%	3	4.92% 3.60%	2	9	67.44% 71.31%	3	5.84% 3.06%	3	29.5% 29.2%	2	1.13% 0.72%	4	12 9	1.42 1.55	10	0.00	3	13	67.44% 71.31%	9 1.13% 9 0.72%	12	22 16	46.84% 44.00%	12	4.92% 3.60%	6	19 19	1.42 1.55	5	25
San Francisco	13.03	4	51.43%	1	4.81%	4	2.72%	4	13	86.36%	4	2.47%	1	33.1%	4	1.35%	4		1.92	2	0.00	3	5	86.36%	12 1.35%	12	25	35.21%	3	2.72%	12	16	1.92	1	21
an Joaquin	6.87 8.17	2	57.22% 58.72%	2	2.82%	3	4.54% 2.82%	2	9	55.14% 63.33%	1	4.72% 3.55%	3	24.7% 27.5%	1	0.97%	3	8	1.58 1.59	6	0.00	3	9	55.14% 63.33%	3 0.97% 6 0.46%	9	13	44.99% 44.82%	12 12	4.54% 2.82%	6 12	19 25	1.58 1.59	3	23
San Luis Obispo San Mateo	15.21	4	55.39%	1	6.19%	4	3.04%	3	12	88.03%	4	2.28%	1	31.1%	3	0.46%	3	11	1.53	8	0.00	3	11	88.03%	12 0.91%	9	22	41.64%	9	3.04%	9	19	1.53	4	23
Santa Barbara	10.38	4	59.06%	2	6.88%	4	2.99%	3	13	80.20%	4	2.76%	1	28.3%	2	1.19%	4		1.44	10	0.00	3		80.20%	12 1.19%	12	25	45.39%	12	2.99%	9	22	1.44	5	25
Santa Clara Santa Cruz	11.57 10.50	4	49.49% 66.30%	4	4.91% 5.53%	4	3.36% 1.81%	3	12 15	79.46% 81.06%	4	2.23% 3.33%	1 2	26.3% 30.5%	3	0.80%	2	9	1.49 1.65	10	0.00	3		79.46% 81.06%	12 0.80% 12 0.71%	9	22 19	43.03% 48.13%	9 12		12	19 25	1.49 1.65	5	25 22
Shasta	5.16	1	62.52%	3	1.72%	2	3.08%	3	9	64.39%	2	5.56%	3	30.7%	3	0.48%	1	9	1.53	8	0.00	3	11	64.39%	6 0.48%	3	10	45.09%	12	3.08%	9	22	1.53	4	24
Sierra	15.00 4.24	4	65.31% 67.38%	4	0.00%	1	2.60%	4	13	72.84% 71.52%	3	1.64% 7.38%	1 4	39.9% 37.9%	4	0.00%	1	9	1.57	6	0.00	3		72.84%	9 0.00%	3	13 16	37.50% 38.80%	6	2.60%	12		1.57	3	23
Siskiyou Solano	5.79	2	53.88%	1	2.44%	2	4.18%	2	7	66.16%	2	2.63%	1	25.5%	1	0.57%	2	6	1.36	10	0.00	3		66.16%	6 0.57%	6	13	47.40%	12	4.18%	6	19	1.36	5	25
Sonoma	7.99	3	52.96%	1	3.00%	3	2.89%	3	10	74.00%	4	2.42%	1	25.5%	1	0.60%	2	8	1.51	10	0.00	3		74.00%	12 0.60%	6	19	48.19%	12		9		1.51	5	25
Stanislaus Sutter	6.08 5.27	1	57.99% 57.52%	2	2.27% 3.51%	3	3.72%	3	9	61.81% 57.36%	1	4.63% 4.62%	3	25.7% 24.7%	1	1.10% 0.76%	3	7	1.47 1.62	10	0.00	3	13 7	61.81% 57.36%	6 1.10% 3 0.76%	6	16	44.37% 33.94%	3	3.72%	9	19 13	1.47 1.62	2	25
Tehama	4.50	1	71.92%	4	2.19%	2	5.41%	1	8	61.29%	2	8.78%	4	34.0%	4	1.13%	4		1.62	6	0.00	3	9	61.29%	6 1.13%	12	19	37.53%	6	5.41%	3	10	1.62	3	23
Trinity Tulare	15.00 4.74	4	78.01% 67.74%	4	0.59%	1	2.01% 3.44%	4	13 11	70.24% 60.15%	3 2	6.10% 9.28%	4	38.7% 34.3%	4	1.20%	4		1.82	8	0.00	3	5	70.24% 60.15%	9 1.20% 6 1.55%	12 12	22 19	37.52% 36.93%	6	2.01%	12 9	19 13	1.82	1 4	21
Tuolumne	5.47	2	56.61%	2	1.03%	1	5.94%	1	6	68.75%	3	5.07%	3	28.9%	2	0.26%	1	9	1.73	2	0.00	3		68.75%	9 0.26%	3	13	41.37%	9	5.94%	3	13	1.73	1	21
Ventura	8.50	3	59.15%	2	4.33% 2.11%	4	3.47%	3	12	75.82%	4	2.80%	2	28.9%	2	0.78%	3	11	1.45	10	0.00	3		75.82%	12 0.78%	9	22	42.42%	9	3.47%	9	19	1.45	5	25
Yolo Yuba	6.66 5.73	2	66.58% 60.61%	3	3.88%	4	2.56% 4.59%			59.76% 54.75%	1	3.11% 4.62%	3	25.9% 26.7%	1	0.79%	2		1.68	4	0.00	3		59.76% 54.75%	3 0.79% 3 0.76%	6	13	43.04% 37.30%	3		12 6	22 10	1.68	2	22
Scoring threshol																																			
																												Percent of							
	Ratio of single-family		Percent of Low-Income		Percent of Overcrowded		Rental			Percent of housing		Percent of		Percent of		Percent of	f		Median Owner Costs /	r	Area Home Sales/			Percent of housing	Percent of			renters <=80%AMI		Rental			Median Owner Costs /		
	value limit to		Renter	Points	Renter	Points	Vacancy	Points		units over		nomeowner	s Points	homeowners		overcrowd	ed Point	s	Median Renter		Proposed #	Points		units over	Points overcrowded			with severe		Vacancy			Median Renter		
	AMI	Awarded	Households	Awarded	Households	Awarded	Rate	Awarded	Minimum	30 yrs old		in poverty			Awarded	homeowne	rs Award	ed	Costs Ratio		of Loans	Awarded		30 yrs old A		Awarded	Minimo	cost burden	Awarded	Rate	Awarded	d	Costs Ratio	Awarded	Minim
	Less than or equal to	1	Less than or equal to	1	Less than or equal to	1	More than	1	Minimum total	Less than or equal to	1	Less than o equal to	я 1	Less than or equal to	1	Less than equal to	UI 1	Minimum total	More than 1.72	2	Up to 21	3		Less than or equal to	3 Less than or equal to	3	Minimum total	Less than or equal to	3	More tha 5.26%	n 3	Minimun total	More than 1.72	1	Minimu
	5.42		56.36%		1.23%		5.26%		points	59.83%		2.77%		26.80%		0.48%		points					points	59.83%	0.48%		points	37.35%				points			point
									awarded:									awarded:					awarded:				awarded:					awarded 5	:		award
	More than	2	More than	2	More than	2	Less	2		More than	2	More than	2	More than	2	More than		_	Less than	4	Above 21 to	6	1	More than	6 More than	6		More than	6	Less that	n 6	,	Less than	2	
	5.42 but		56.36% but		1.23% but		than			59.83%		2.77% but	:	26.80% but		0.48% bu	t		1.72 but more	1	49			59.83%	0.48% but			37.35% but		5.26%			1.72 but more		
	less than or equal to		less than or equal to		less than or equal to		5.26% but more	,[but less than or		less than or equal to	r	less than or equal to		less than equal to	or		than or equal to 1.62					but less than or	less than or equal to			less than or equal to		but more than or	'		than or equal to 1.62		
	7.11		59.82%		2.70%		than or			equal to		4.18%		29.90%		0.77%			1.02					equal to	0.77%			41.37%		equal to			1.02		
		-		<u> </u>		-	equal to	\perp		67.41%	_		1		<u> </u>	1	1			<u> </u>		_		67.41%		1			<u> </u>	3.81%	1	1			
	More than 7.11 but	3	More than 59.82% but	3	More than 2.70% but	3	Less	3		More than 67.41%	3	More than 4.18% but		More than 29.90% but	3	More than 0.77% bu			Less than 1.62 but more	6	Above 49 to 105	9		More than 67.41%	9 More than 0.77% but	9		More than 41.37% but	9	Less that 3.81%	9		Less than 1.62 but more	3	
	less than or		less than or		less than or		3.81%			but less		less than or		less than or		less than	or		than or equal		.00			but less	less than or			less than or		but more	, [than or equal		
	equal to 10.37		equal to 64.08%		equal to 3.85%		but more than or	1		than or equal to		equal to 5.85%		equal to 32.15%		equal to 1.11%			to 1.55					than or equal to	equal to 1.11%			equal to 44.44%		than or equal to			to 1.55		
	10.31		U-1.0070		3.33 /6		equal to			73.63%		3.0376		JZ. 1378		1.1170								73.63%	1.1170					2.85%					
	More than	4	More than	4	More than	4	Less	4		More than	4	More than	4	More than	4	More than	1 4		Less than	8	Above 105	12		More than	12 More than	12	Maximum	More than	12	Less that	12	Maximun		4	
	10.37		64.08%		3.85%		than 2.85%		total	73.63%		5.85%		32.15%		1.11%		total	1.55 but more	,	to 190			73.63%	1.11%		total	44.44%		2.85%		total	1.55 but more		
							2.00%		points awarded:									points awarded:	than or equal to 1.51								points awarded:					points awarded			
									15									15									25					25			
	1	1	1		ı	-	1	1 1					-1	I	1				Less than	10	Above 190	15				1	I	1	·	1	1	1	Less than	5	Maxim
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