



COMMUNITY DEVELOPMENT DEPARTMENT

Quincy Yaley, AICP
Director

Land Use and Natural Resources – Housing and Community Programs – Environmental Health – Building and Safety – Code Compliance

AGENDA HOUSING LOAN REVIEW COMMITTEE Regular Meeting

Zoom Webinar
48 W. Yaney
May 18, 2022
11:00 am

48 Yaney Avenue, Sonora
Mailing: 2 S. Green Street
Sonora, CA 95370
(209) 533-5633
(209) 533-5616 (Fax)
(209) 533-5909 (Fax – EHD)
www.tuolumnecounty.ca.gov

Due to the current COVID-19 health emergency, this meeting will be conducted via Zoom. **Any members of the public that wish to attend may join via Zoom.**

Rachel Bell is inviting you to a Zoom webinar.

When: May 18, 2022 11:00 am Pacific Time
Topic: Housing Loan Review Committee

Please click the link below to join the webinar:
<https://us02web.zoom.us/j/83119639441>

Or One tap mobile:

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or +1 312 626 6799

Webinar ID: 831 1963 9441

International numbers available: <https://us02web.zoom.us/j/83119639441>

- 1. CALL THE MEETING TO ORDER AND ESTABLISHMENT OF QUORUM**
- 2. PUBLIC COMMENT**
The public may speak on any item not on the agenda. No action may be taken by the Committee.
- 3. DISCUSSION ON RETURNING TO IN PERSON MEETINGS.**
- 4. ADOPTING RESOLUTION HLRC2022-002 AUTHORIZING REMOTE TELECONFERENCE MEETINGS OF HLRC FOR THE PERIOD OF MAY 18, 2022 TO JUNE 15, 2022**
- 5. CONSIDERATION OF MINUTES OF THE REGULAR MEETING OF JULY 21, 2021**
- 6. CONSIDERATION OF MINUTES OF THE REGULAR MEETING OF MARCH 16, 2022**
- 7. TENANT BASED RENTAL ASSISTANCE**
There are no items to consider.
- 8. FIRST TIME HOMEBUYER PROGRAM**
There are no items to consider.
- 9. OWNER-OCCUPIED REHABILITATION PROGRAM LOANS**

There are no items to consider.

10. PORTFOLIO MANAGEMENT ISSUES

There are no items to consider.

11. OTHER BUSINESS

Consideration of the County's submittal of a non-competitive HOME Application in an amount not to exceed \$1,600,000 on behalf of Visionary Home Builders of California, Inc., to assist in gap financing of the Hidden Meadow Terrace Affordable Housing Project.

12. NEXT MEETING

The Committee's next scheduled meeting date is June 15, 2022 at 11:00 a.m.

13. ADJOURNMENT

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the Community Development Department at (209) 533-5633. Notification 48 hours prior to the meeting will enable the County to make reasonable arrangements to ensure accessibility to this meeting (28FR35.102-35.104 ADA Title 11)



COMMUNITY DEVELOPMENT DEPARTMENT

Quincy Yaley, AICP
Director

Land Use and Natural Resources – Housing and Community Programs – Environmental Health – Building and Safety – Code Compliance

May 18, 2022

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TO: Tuolumne County Committee and Commission Members

FROM: Quincy Yaley, AICP Community Development Department Director

RE: COVID-19 Meeting Procedures

In response to increasing risks of exposure to the coronavirus (COVID-19), all the Committee and Commission meetings will be conducted and participated via Zoom. Video conferencing via Zoom will allow the Commission/Committees and County to adhere to social distancing requirements of the Brown Act and provide a way for the public to provide public comment live during the meeting.

Due to the modified meeting format and tele-conferencing meeting procedures, the Chair may choose to allow public comment on the project in an alternative fashion, rather than calling for those in favor, those in opposition, those neutral, and then any rebuttals or surrebuttals. The Chair may take public comment on the project in any order in lieu of the calling for those in favor, opposition, neutral, rebuttals, and then surrebuttals.

The Committee and Commission may elect to allow the applicant or applicant representative a specific time to speak on the project prior to taking public comments on the item. This opportunity could have a specific time length allotted, such as five or ten minutes.

As a reminder, those who wish to provide information during the public comment are not required to provide their name. County staff will notify the Chair of any individuals who wish to provide testimony and will limit the testimony to the time limit identified by the Chair.

If an item on the agenda is not identified as a “public hearing”, public comment is still required and can be conducted in a similar format to the modified procedures above.

All votes require a roll call with each Committee and Commission member to be named by County Staff prior to stating their vote. The Chair shall also identify by name the commissioner who initiated the motion and the name of the commissioner who seconds the motion. After a second is named, the Chair must allow County staff to complete a roll call vote.

It is possible that a delay may occur from the time the Chair calls for public comment on a project and when County staff can connect them into the zoom meeting. It is recommended that the Chair pause for 60-90 seconds after calling for public comment to allow for any connections to occur. If there are no individuals in the queue for commenting on a specific item, after 90 seconds has elapsed County staff will notify the Chair that there is no further public comment.

Staff may need to respond to emails or phone calls from members of the public during the meeting to provide assistance to the public if they encounter problems using the Zoom platform. Staff requests that the Chair allow additional time as needed to ensure that members of the public can engage in the meeting.

Zoom Instructions

Zoom links can be found in the agenda for each meeting. The public can view the meeting from their smartphone, on their computer browser, or listen on their telephone. Zoom does not require an account to attend the meeting, but if the public wishes to create one, their basic accounts are free.

It is possible that a delay may occur from the time the Chair calls for public comment on a project and when County staff can connect them into the Zoom meeting. The Chair will pause for 60 seconds after calling for public comment to allow for any connections to occur. If there are no individuals in the queue for commenting on a specific item, after 60 seconds has elapsed county staff will notify the Chair that there is no public comment.

Members of the public can also choose to watch the meeting and do not have to comment during the meeting. If a member of the public does not want to provide public comment live, they can provide public comment prior to the meeting via email to the Community Development Department Director at gyaley@co.tuolumne.ca.us.

You are invited to a Zoom webinar.

When: May 18, 2022 11:00 am Pacific Time
Topic: Housing Loan Review Committee

Please click the link below to join the webinar:
<https://us02web.zoom.us/j/83119639441>

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JOINING A WEBINAR BY LINK

- To join the webinar, click the link that we provided in the agenda.
- If you are signed in, change your name if you do not want your default name to appear.
- If you are not signed in, enter a display name.

MANUALLY JOINING A WEBINAR

- Use the 9-digit meeting ID/webinar ID provided in the agenda.
- Sign into the Zoom Desktop or Mobile App
- Click or tap **Join a Meeting**
- Enter the 9-digit webinar ID, and click **Join** or tap **Join Meeting**
- If prompted, enter your name and email, then click **Join Webinar** or tap **Join**.
- You may change your name if you do not want your default name to appear, as you are not required to state your name.

WAITING FOR HOST TO START THE WEBINAR

- If the host has not started broadcasting the webinar, you'll receive a message letting you know to "Please wait for the host to start the meeting".

PUBLIC COMMENT

- During the public comment period you will have the option to “raise your hand” if you would like to comment on a proposed project or during the public comment portion of the meeting.
- Once you have clicked the “raise your hand” option, please wait until a staff unmutes your microphone.
- Once staff has unmuted you will have three minutes to speak.
- A staff member will verbally communicate to you and the Commissioners when you have 30 seconds remaining and then when your time is up.
- Once your allotted time is up, a staff member will mute and “lower your hand”.
- If you are participating from your smartphone, you will also have a “raise their hand” feature.
- When you are unmuted, a prompt will appear to confirm you would like to be unmuted.
- Once you confirm you will be able to provide public comment.
- If you are participating via telephone call, you will need to press *9 (star 9) to “raise their hand”, and when you are unmuted you will hear “you are unmuted” allowing you to provide public comment.

END OF MEETING

- If you would like to leave the meeting before it ends, click **Leave meeting**. If you leave, you can rejoin if the webinar is still in progress, as long as the host has not locked the webinar.

1 **Housing Loan Review Committee (HLRC)**

2 **County of Tuolumne**

3
4 **FINDINGS OF THE HOUSING LOAN REVIEW COMMITTEE (HLRC)**
5 **AUTHORIZING REMOTE TELECONFERENCE MEETINGS**
6 **OF THE HOUSING LOAN REVIEW COMMITTEE (HLRC)**
7 **FOR THE PERIOD MAY 18, 2022 TO JUNE 15, 2022**
8 **PURSUANT TO THE RALPH M. BROWN ACT.**
9

10 **WHEREAS**, all meetings of the Housing Loan Review Committee (HLRC) and its legislative
11 bodies are open and public, as required by the Ralph M. Brown Act (Cal. Gov. Code §§ 54950 – 54963),
12 so that any member of the public may attend, participate, and view the legislative bodies conduct their
13 business; and

14 **WHEREAS**, the Brown Act, Government Code section 54953(e), makes provisions for remote
15 teleconferencing participation in meetings by members of a legislative body, without compliance with the
16 requirements of Government Code section 54953(b)(3), subject to the existence of certain conditions and
17 requirements; and

18 **WHEREAS**, a required condition of Government Code section 54953(e) is that a state of emergency
19 is declared by the Governor pursuant to Government Code section 8625, proclaiming the existence of
20 conditions of disaster or of extreme peril to the safety of persons and property within the state caused by
21 conditions as described in Government Code section 8558(b); and

22 **WHEREAS**, a further required condition of Government Code section 54953(e) is that state or local
23 officials have imposed or recommended measures to promote social distancing, or, the legislative body
24 holds a meeting to determine or has determined by a majority vote that meeting in person would present
25 imminent risks to the health and safety of attendees; and

26 **WHEREAS**, on March 4, 2020, Governor Newsom issued a Proclamation of a State of Emergency
27 declaring a state of emergency exists in California due to the threat of COVID-19, pursuant to the California
28 Emergency Services Act (Government Code section 8625); and,

1 **WHEREAS**, on June 11, 2021, Governor Newsom issued Executive Order N-07-21, which
2 formally rescinded the Stay-at-Home Order (Executive Order N-33-20), as well as the framework for a
3 gradual, risk-based reopening of the economy (Executive Order N-60-20, issued on May 4, 2020) but did
4 not rescind the proclaimed state of emergency; and,

5 **WHEREAS**, on June 11, 2021, Governor Newsom also issued Executive Order N-08-21, which set
6 expiration dates for certain paragraphs of the State of Emergency Proclamation dated March 4, 2020 and
7 other Executive Orders but did not rescind the proclaimed state of emergency; and,

8 **WHEREAS**, as of the date of this Findings, neither the Governor nor the state Legislature have
9 exercised their respective powers pursuant to Government Code section 8629 to lift the state of emergency
10 either by proclamation or by concurrent Findings the state Legislature; and,

11 **WHEREAS**, the California Department of Industrial Relations has issued regulations related to
12 COVID-19 Prevention for employees and places of employment. Title 8 of the California Code of
13 Regulations, Section 3205(5)(D) specifically recommends physical (social) distancing as one of the
14 measures to decrease the spread of COVID-19 based on the fact that particles containing the virus can travel
15 more than six feet, especially indoors; and,

16 **WHEREAS**, the Housing Loan Review Committee (HLRC) finds that state or local officials have
17 imposed or recommended measures to promote social distancing, based on the California Department of
18 Industrial Relations' issuance of regulations related to COVID-19 Prevention through Title 8 of the
19 California Code of Regulations, Section 3205(5)(D); and,

20 **WHEREAS**, as a consequence, the Housing Loan Review Committee (HLRC) does hereby find
21 that it shall conduct its meetings by teleconferencing without compliance with Government Code section
22 54953 (b)(3), pursuant to Section 54953(e), and that such legislative bodies shall comply with the
23 requirements to provide the public with access to the meetings as prescribed by Government Code section
24 54953(e)(2).

25 ///

26 ///

27 ///

28 ///

1 **NOW, THEREFORE, BE IT RESOLVED, FOUND AND ORDERED** by the Housing Loan
2 Review Committee (HLRC), County of Tuolumne, State of California, in regular session assembled on
3 May 18, 2022 does hereby resolve as follows:

4 Section 1. Recitals. All of the above recitals are true and correct and are incorporated into this
5 Findings by this reference.

6 Section 2. State or Local Officials Have Imposed or Recommended Measures to Promote Social
7 Distancing. The Housing Loan Review Committee (HLRC) hereby proclaims that state officials have
8 imposed or recommended measures to promote social (physical) distancing based on the California
9 Department of Industrial Relations' issuance of regulations related to COVID-19 Prevention through Title
10 8 of the California Code of Regulations, Section 3205(5)(D).

11 Section 3. Remote Teleconference Meetings. The Housing Loan Review Committee (HLRC)
12 is hereby authorized and directed to take all actions necessary to carry out the intent and purpose of these
13 Findings including, conducting open and public meetings in accordance with Government Code section
14 54953(e) and other applicable provisions of the Brown Act.

15 Section 4. Effective Date. These Findings shall take effect immediately upon its adoption and
16 shall be effective until the earlier of (i) June 15, 2022, or (ii) such time the Housing Loan Review Committee
17 (HLRC) adopts a subsequent Findings in accordance with Government Code section 54953(e)(3) to extend
18 the time during which its legislative bodies may continue to teleconference without compliance with Section
19 54953(b)(3).

20 ADOPTED this 18th day of May, 2022 by Housing Loan Review Committee (HLRC), by the
21 following vote:

22
23 YES:

24 NO:

25 ABSENT:

26 ABSTAIN:

27

28



COMMUNITY DEVELOPMENT DEPARTMENT

Quincy Yaley, AICP
Director

Land Use and Natural Resources – Housing and Community Programs – Environmental Health – Building and Safety – Code Compliance

DATE: May 18, 2022
TO: Housing Loan Review Committee Members
FROM: Rachel Bell, Business Manager
SUBJECT: HOME Program Income Funding for Visionary Home Builders of California, Inc.

48 Yaney Avenue, Sonora
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REQUESTED ACTION

Consideration of the County's submittal of a Program Income funded HOME Application in an amount not to exceed \$1,600,000 on behalf of the Visionary Home Builders of California, Inc., to use towards the construction of Hidden Meadow Terrace affordable housing project.

BACKGROUND

1. Hidden Meadows Terrace is a proposed affordable housing development project providing 4 apartment buildings consisting of 72 dwelling units. This project is located at 20080 North Cedar Road, Sonora, California. Visionary Home Builders of California, Inc. (VHB) is purchasing the subject property from Adventist Health and will own and operate the complex.
2. On September 1, 2020 the County entered into an "Agreement for Professional Services for an Affordable Family Rental Project with a Permanent Supportive Housing Component" with Visionary Homes Builders, Inc., The agreement required the future project to include units for permanent supportive housing. The County dedicated grant funds from a variety of programs such as No Place Like Home, Local Early Action Planning Grant Funds, Regional Early Action Planning Grant Funds and HOME investment Partnership Grant Program Income Funds for pre-development studies for the project and predevelopment activities including a general plan amendment and zone change, environmental reports, infrastructure assessments, and other studies needed to develop the project.

HOME PROGRAM INCOME

3. With the rise in home values across the County, many participants in the First Time Home Buyer program are either refinancing their loans or selling their homes. The funds that are received due to the sale or refinance are returned to the County as Program Income, and then deposited into a Program Income account. The approximate balance of the HOME Program Income account through March 31, 2022 is \$1,971,000. These funds need to be spent down or committed to an HCD-approved HOME project. Program Income ending balance on June 30, 2021 must be spent or committed to a HOME approved project by June 30, 2022. To commit the funds to a project, a HOME Project application must be submitted to HCD, along with a Board Resolution identifying the developer and project the County wishes to use the Program Income currently on hand in the County fund.
4. Due to the current housing market and requirements to have funds allocated to a projects in a timely manner, staff is recommending that the Board of Supervisors direct staff to work with

VHB, to complete and submit a HOME Project Application, which if granted, would allocate the balance in the HOME program income to the Hidden Meadows Terrace affordable housing project.

5. County staff, along with our consultant from the Adams Ashby Group, have been frequently communicating with HCD HOME Project staff and will work with HCD and VHB to complete an application. If an award is granted of the requested amount of \$1,600,000, it is the County's responsibility to work with VHB to ensure compliance from the developer, the County would enter into a Regulatory Agreement and Loan Agreement with VHB specifying the requirements of the grant, roles, and responsibilities of the County and VHB, liabilities, etc.
6. If an award is granted, the County can request both the general administrative fee of 10% and activity delivery fee up to \$50,000 to compensate them for the for the time involved in the project.

COUNTY ROLES AND RESPONSIBILITY IF HOME AWARD IS GRANTED

7. If an award is granted, County staff time would be required in administering the grant. County Counsel would also need to review the Regulatory Agreement and Loan Agreement. HCD would work with County staff to complete project set-up requirements and County staff would then work with the developer to provide the needed information.
8. VHB intends to apply for tax credits and other affordable housing financing for the Hidden Meadows Terrace affordable housing project. Most affordable housing projects require multiple funding sources, and each grantor or lender has their own set of requirements. These multiple layers of regulation in the affordable housing field can be labor intensive, but they help ensure that a project continues to be viable, well maintained and in compliance.
9. If under worse case scenario, a project does not comply with HOME grant and the situation cannot be corrected, the agreements between the jurisdiction and the developer hold the developer responsible and liable for any deficiencies. In addition, a jurisdiction is not penalized in their HOME Program Grant for any deficiencies in a HOME Project Grant.

LONG TERM MONITORING

10. The County will be required to monitor the project on an annual basis for 20 years (the term of the affordability agreement) to ensure continued compliance. County staff or a subcontractor will complete the monitoring, which can take an estimated 40-60 hours, and is paid for by Visionary Homes, Inc.

RECOMMENDATION

It is recommended that your Committee recommend that the Board of Supervisors approve the County's submittal of a HOME Project Application in an amount not to exceed \$1,600,000 on behalf of Visionary Homes of California, Inc. for the Hidden Meadows Terrace affordable housing project.



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HOUSING LOAN REVIEW COMMITTEE

Regular Meeting

Unapproved Minutes

Wednesday, July 21, 2021

CDD 4th Floor Conference Room and Zoom/Teleconference

PRESENT: Supervisor David Goldemberg (alternate); Eva Questo, Amador Tuolumne Community Action Agency (ATCAA); Alison Daniels, Realtor/Property Manager; Casie Schornick, Realtor/Property Manager; Quincy Yaley, Community Development Department (CDD) Director; Brian Bell, Community Development Department (CDD) Chief Building Official Building & Safety Division.

ABSENT: Jamie Trimeloni, Banking/Lending

STAFF: Rachel Bell, Community Development Department (CDD) Business Manager; Jodi Shoemake, Community Development Department (CDD) Administrative Assistant

1. CALL MEETING TO ORDER AND ESTABLISH QUORUM

Acting Chair Goldenberg called the meeting to order at 11:02 a.m.

Rachel Bell rolled called the committee:

Supervisor Goldemberg: Present (alternate for Supervisor Kirk)

Eva Questo: Present

Casie Schornick: Present

Alison Daniels Present

Jamie Trimeloni: Absent

Quincy Yaley: Present

Brian Bell: Present

There is a quorum, with Ms. Trimeloni absent.

2. PUBLIC COMMENT

Acting Chair Goldemberg opened public comment indicating anyone can speak on any item not on the agenda. Seeing there are no public comments, he closed the Public Comment period.

3. CONSIDERATION OF MINUTES OF THE REGULAR MEETING OF JUNE 16, 2021

Acting Chair Goldemberg asked if there are any comments on the minutes. Seeing none, he asked if someone would bring a motion to approve. It was moved by Alison Daniels and seconded by Quincy Yaley to approve the minutes of the meeting of June 16, 2021.

Acting Chair Goldemberg asked for a roll call.

Supervisor Goldemberg: Aye
Eva Questo: Aye
Casie Schornick: Aye
Alison Daniels Aye:
Quincy Yaley: Aye
Brian Bell: Aye

Acting Chair Goldemberg indicated motion passes, minutes are approved.
Ayes, 6; Noes, 0; Abstain, 0.
Motion carried 6 – 0 – 0 with Ms. Trimeloni being absent.

4. TENANT BASED RENTAL ASSISTANCE

There are no items to consider.

5. FIRST TIME HOMEBUYER PROGRAM

There are no items to consider.

6. OWNER-OCCUPIED REHABILITATION PROGRAM LOANS

There are no items to consider.

7. PORTFOLIO MANAGEMENT ISSUES

Consideration and action concerning a subordination request for a property located at 21998 Cedar Springs Road, Twain Harte, CA.

Acting Chair Goldemberg asked Rachel to present this item.

Ms. Bell indicated she has a subordination request to consider. She went on to highlight the details of the subordination request. She concluded their recommendation is to approve the subordination request.

Acting Chair Goldemberg asked if there are any questions or concerns from the committee.

It was moved by Alison Daniels and seconded by Brian Bell to approve the subordination request.

Acting Chair Goldemberg asked for a roll call.

Supervisor Goldemberg: Aye
Eva Questo: Aye
Casie Schornick: Aye
Alison Daniels Aye:
Quincy Yaley: Aye
Brian Bell: Aye

Supervisor Goldemberg indicated motion passes.
Ayes, 6; Noes, 0; Abstain, 0.
Motion carried 6 – 0 – 0 with Ms. Trimeloni being absent.

8. OTHER BUSINESS

Acting Chair Goldemberg asked if there is anything the Committee Members would like to discuss while there is opportunity.

Ms. Daniels asked if there are any new loans in the works.

Ms. Bell indicated that we do have applicants out looking for homes, but unfortunately the housing prices are so high that they are having a difficult time finding a home.

Ms. Daniels asked when the next medium price adjustment will come through which would change the maximum amount we could grant.

Ms. Bell said new amounts just went into effect on June 1, 2021. She also indicated she has submitted a waiver into HCD (Housing and Community Development) to increase those amounts. She went on to say she will let the Committee know when she hears back from HCD.

Acting Chair Goldemberg asked Ms. Bell to present the next item.

Discussion of meeting time for in person meetings starting in September.

Ms. Bell said that starting in October we will be transitioning into in person meetings. She went on to say she will reach out to Supervisor Kirk because the current time may not work for him. She said she will be sending out a group email to find what times would work for everyone.

9. NEXT MEETING

The Committee's next scheduled meeting date is August 18, 2021 at 11 a.m.

10. MEETING ADJOURNED

Acting Chair Goldemberg adjourned the meeting at 11:12 am.

RB:js



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HOUSING LOAN REVIEW COMMITTEE Regular Meeting *Unapproved Minutes* Wednesday, March 16, 2022 Special Meeting CDD 4th Floor Conference Room and Zoom/Teleconference

PRESENT: Chair Supervisor Anaiah Kirk; Eva Questo, Amador Tuolumne Community Action Agency (ATCAA); Casie Schornick, Realtor/Property Manager; Quincy Yaley, Community Development Department (CDD) Director; Brian Bell, Community Development Department (CDD) Chief Building Official Building & Safety Division

ABSENT: Alison Daniels, Realtor/Property Manager; Jamie Trimeloni, Banking/Lending

STAFF: Rachel Bell, Community Development Department (CDD) Business Manager; Karen Gray, Community Development Department (CDD) Fiscal Technician, Lorie Adams, Adams Ashby Group, Home Consultant

The Committee may have rearranged its agenda during the meeting; however, the minutes have been prepared to follow the printed agenda, for the purpose of consistency.

CALL MEETING TO ORDER AND ESTABLISH QUORUM

Chair Kirk called the meeting to order at 11:00 am.

Rachel Bell roll called the committee:

Supervisor Kirk: Present
Eva Questo: Present
Casie Schornick: Present
Alison Daniels: Absent
Jamie Trimeloni: Absent
Quincy Yaley: Present
Brian Bell: Present

There is a quorum, with Ms. Daniels and Ms. Trimeloni being absent.

PUBLIC COMMENT

Chair Kirk opened public comment, indicating the public can speak on any item not on the agenda. Seeing there is no public comment, he closed the public comment period.

ADOPTING RESOLUTION HLRC2022-001 AUTHORIZING REMOTE TELECONFERENCE MEETINGS OF HLRC FOR THE PERIOD OF MARCH 16, 2022 TO APRIL 20, 2022.

Chair Kirk made a motion to approve the resolution seconded by Brian Bell.

Chair Kirk asked for a roll call vote.

Supervisor Kirk: Aye
Eva Questo: Aye
Casie Schornick: Aye
Alison Daniels: Absent
Jamie Trimeloni: Absent
Quincy Yaley: Aye
Brian Bell: Aye

Motion passes 5-0, with Ms. Daniels and Ms. Trimeloni being absent.

CONSIDERATION OF MINUTES OF THE REGULAR MEETING OF SEPTEMBER 15, 2021

Chair Kirk asked for a motion to approve the minutes of the meeting of September 15, 2021.

Eva Questo made a motion to approve the minutes and seconded by Quincy Yaley.

Staff did a roll call vote:

Supervisor Kirk: Aye
Eva Questo: Aye
Casie Schornick: Aye
Alison Daniels: Absent
Jamie Trimeloni: Absent
Quincy Yaley: Aye
Brian Bell: Aye

Motion passes 5-0, with Ms. Daniels and Ms. Trimeloni being absent.

FIRST TIME HOMEBUYER PROGRAM

Review and approval of the First Time Home Buyer Program Guidelines.

Rachel Bell indicated the guidelines are in the agenda packet. These guidelines are published by the Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD). She indicated they go through the guidelines and make specific changes as it pertains to Tuolumne County. Ms. Bell pointed out Section 1.2, B, second paragraph, and indicated they would like to reserve the right to deny an applicant reapply privileges if a misrepresentation is found on a previous application. The committee was in favor of this change.

Supervisor Kirk indicated he would like Ms. Bell to report back to the committee when such an incident occurs.

Ms. Bell continued, in Section 1.2, D, first paragraph, where the potential homebuyer is given 90 days to find a qualified home, she would like to add language for an extension of two increments of 30 days, up to 60 days to find a qualified home.

A discussion ensued concerning adding this provision. The committee was in favor of this change.

Lorie Adams, Adams Ashby Group Home Consultant, recommended to add a provision, if the potential buyer is the tenant of the qualified home, they should be moved up in the program. Ms. Adams recommends making the change in this section but noted she will look to see if there is a "waiting list" statement that may need to be updated.

Ms. Bell pointed to Section 1.4, B, and asked the committee if the minimum down payment amount should stay at 3% of the purchase price.

A discussion ensued concerning how to change this section. It was decided the homebuyer would be required to match the rate of the primary loan.

Ms. Bell continued to highlight different parts of the guidelines.

A discussion ensued concerning Section 5.0, A, second paragraph, over the back-end (total) debt-to-income ratio. It was decided to change the range from between 28% and 43% to between 28% and 45%.

Ms. Bell brought the committee's attention to Section 6.0, A. She indicated the current amount of Program assistance to a homebuyer toward purchase of a house shall not exceed \$120,000. Also, our assistance can never exceed more than 50% of the total indebtedness. Ms. Bell asked the committee if they wanted to keep it at \$120,000 and it was decided to keep it at that number.

Ms. Bell then moved to Section 6.0, D, indicating our Program loan interest rate is currently at 3%. She asked the committee to determine where we want our interest rate and if we should have special exceptions for seniors or other special needs groups and/or involve forgiveness of interest over time to incent longevity in the loan. A discussion ensued concerning lowering the Program interest rate. The committee decided to change the Program interest rate to 1.5% and forgiving the interest at 15 year of the affordability period. Ms. Bell then asked the committee to consider options for seniors who get to the end of their term and can't afford to make payments on their loan. The committee decided to defer for another 15 year period.

Ms. Bell continued to highlight different parts of the guidelines. She then moved to the Attachments and brought attention to Attachment C. She reminded the committee that she has applied for a waiver with HCD to raise the Value Limit for Existing Construction and New Construction but has not heard back. A discussion ensued concerning the waiver. It was decided that Ms. Bell would submit for a new waiver based upon current numbers from Tuolumne County Association of Realtors (TCAR).

Ms. Adams reminded the committee that if we receive the waiver from HCD to raise the Value Limit, we can revisit the guidelines on the gap funding and raise it, as needed. At that time, this would be brought back to the committee, with an example of what that would look like with real numbers, for discussion and approval.

Chair Kirk asked for a motion to approve the changes to the First Time Home Buyer Program Guidelines.

Brian Bell made a motion to approve and seconded by Quincy Yaley.

Staff did a roll call vote:

Supervisor Kirk: Aye
Eva Questo: Aye
Casie Schornick: Aye
Alison Daniels: Absent
Jamie Trimeloni: Absent
Quincy Yaley: Aye
Brian Bell: Aye

Motion passes 5-0, with Ms. Daniels and Ms. Trimeloni being absent.

Portfolio Management Issues

Discussion of Owner-Occupied Loan Interest forgives for property located at 18162 9th Ave. Jamestown, CA

Ms. Bell will need to bring this item back to the next meeting, as County Counsel needs to be consulted.

OTHER BUSINESS

Discussion of Committee Members terms expiring July 2022.

Ms. Bell indicated the committee members' terms are expiring July 2022 and wanted to let everyone know that they would need to re-apply for a new term if they are interested. She noted that the application is on the Tuolumne County Website under Committees and Commissions.

Ms. Bell shared news concerning Visionary Homes and the possibility of designating some of our income balance to this project, which has a deadline of June 30, 2022. Ms. Bell indicated she will bring this to the committee at the next meeting.

MEETING ADJOURNED

Chair Kirk adjourned the meeting at 12:07 pm.

RB:js