

CalHome Program

NOTICE OF FUNDING AVAILABILITY (NOFA) **Amended**



**Gavin Newsom, Governor
State of California**

**Alexis Podesta, Secretary
Business, Consumer Services and Housing Agency**

**Douglas R. McCauley, Acting Director
Department of Housing and Community Development**

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Sacramento, CA 95833
Phone: (916) 263-2771
email: CalHomeNOFA@hcd.ca.gov
<http://www.hcd.ca.gov/grants-funding/nofas.shtml>**

**Application Technical Support email:
AppSupport@hcd.ca.gov**

December 23, 2019

Application Due Date: 2/17/2020

Instructions

Rev. 12/23/19

HCD must receive one complete application and one electronic copy of the application on CD or flash drive no later than **5:00 P.M.** Pacific Standard Time on **February 17, 2020**. HCD will only accept applications through a postal carrier service such as the U.S. Postal Service, UPS, FedEx, or other carrier services that provide date stamp verification of delivery. **Personal deliveries will not be accepted.** Applications shall be mailed to:

California Department of Housing and Community Development
Division of Financial Assistance, NOFA Section
CalHome Program
2020 W. El Camino Ave, Suite 500
Sacramento, CA 95833

Applications must be on the Department's forms and cannot be altered or modified by the Sponsor. Excel forms must be in Excel format and unprotected, not a .pdf document. Please fill-out the Application Support worksheet and email the entire workbook to Application Support for application errors at AppSupport@hcd.ca.gov.

General Instructions (Additional instructions and guidance are given throughout the Application in "red" text and in cell comments.

"Yellow" cells are for Applicant input. Failure to provide the required attachments and documentation may disqualify your application from consideration or may negatively impact your point score.

Required attachments are indicated in "Orange" throughout the Application. Failure to provide the required attachments and documentation may disqualify your application from consideration or may negatively impact your point score. Electronically attached files must use the naming convention in the Application.

Self score points awarded are indicated in "blue" cells in the 'Selection Criteria' worksheet. These are automated calculations based on the inputs provided by the Applicant.

"Red" shaded cells indicate the Applicant has failed to meet a requirement of the program.

Disclosure of Application: Information provided in this application and attachments will become a public record available for review by the public pursuant to the Public Records Act. As such, any materials provided will be disclosable to any person making a public records request. Please use discretion in providing HCD with information that is not specifically requested, including but not limited to, bank account numbers, personal phone numbers and home addresses. By providing this information to HCD, the Sponsor is waiving any claim of confidentiality and consents to the disclosure of all submitted material upon request.

Overview - Activity Type and Applicant Information

Rev. 12/23/19

When opening this file, a yellow banner at the top may appear with a button that says "Enable Content" or "Enable Editing". It is essential for full worksheet functionality that you click this box so that the macros are enabled. Macros do not work with Microsoft's Excel version for Apple Mac. Please complete this form using a PC.

Applicant Name: §7754(a)		Applicant Type: §7716(h)	
Address		City	County
State		Zip	

Auth Rep: Name	Title	Email	Phone
Contact: Name	Title	Email	Phone

§7754(c) Applicant certifies it has the authority to undertake the activities applied for; that it meets the eligibility requirements; that it does not have any unresolved HCD audit findings nor pending lawsuits; that if the application is for a construction project, Construction Work has not yet begun; and that it agrees to comply with all Program requirements.

File Name: **App - Eligibility 7754(c)** *If you answered "No" above, explain details on a separate sheet of paper.* Attached and on USB?

§7755(c) For Applicants who have received CalHome funding in the past 36 months, up to five (5) points may be deducted for failure to meet CalHome Program Performance Goals pursuant to §7759:

§7759(a) Has the Applicant met expenditure goals pursuant to §7759? **Provide details below:**

Terminated and/or Disencumbered CalHome Contract Number	Contract Year	Contract Amount	Amount Disencumbered	Amount Expended

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

California State Assembly		California State Senate		U.S. House of Representatives	
District #	Name	District #	Name	District #	Name

§7719 Applicant certifies CalHome funds will not be used for any of the costs in §7719(b) that may be incurred in the Local Program or the project.

§7720 Applicant certifies individual households who receive benefits of CalHome funds will meet the eligibility requirements of §7720. AB 101 modified Health & Safety Code (HSC) §50650.3 to allow the CalHome Program to provide assistance to households with incomes at or below 120 percent of area median income (AMI) that are victims of a disaster.

§7721 Applicant certifies it will implement the proposed local programs or projects and also be responsible for the activity requirements of §7721.

Eligible Activities §7718

Applicants may include Project Activities or up to two Program Activities in an application. Applicants cannot apply for both Project Activities and Program Activities. Applicant may choose to apply to fund a Homeownership Development Project with or without a Self-Help Housing Project. (See NOFA, p. 10)

Program Activities:	
Project Activities:	

Total Uses of Funds §7719

Activity Type:	CalHome Funds Requested	CalHome Funds Eligible
Mortgage Assistance (MA) Programs	\$0	\$0
Owner-Occupied Rehabilitation (OOR) Programs	\$0	\$0
Technical Assistance (TA) for Shared Housing Programs (SHP)	\$0	\$0
Accessory Dwelling units (ADU)/Junior Accessory Dwelling units (JADU) Programs	\$0	\$0
PROGRAM ACTIVITY TOTAL:	\$0	\$0
Homeownership Project Development Loans (PDL)	\$0	\$0
Self-Help Technical Assistance Projects (SHTA)	\$0	\$0
PROJECT ACTIVITY TOTAL:	\$0	\$0
TOTAL FUNDS REQUESTED:	\$0	\$0

Selection Criteria §7755

(minimum points required = 55; maximum points = 100)

Rating Factors <i>(red shading indicates minimum score has not been achieved)</i>	MA	OOR	SHP	ADU/JADU	PDL	SHTA	Self-Score Points
Capability §7755(b)(1) - 40 Pts. Max	0	0	0	0	0	0	0
Community Need §7755(b)(2) - 15 Pts. Max	0	0	0	0	0	0	0
Feasibility §7755(b)(3) - 25 Pts. Max	0	0	0	0	0	0	0
Community Revitalization §7755(b)(4) - 10 Pts. Max	0	0	0	0	0	0	0
Volunteer, Self-Help Labor or Youth Construction §7755(b)(5) - 10 Pts. 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)	0	0	0	0	0	0	0

General Applicant Eligibility Requirements §7717

Locality Applicant

(a)(1) Does the Applicant comply with geographic restrictions indicated in §7717(a)(1)?

(a)(1) Will the Applicant hire nonprofit or for-profit consultants within the state §7717(a)(1)? *If yes, must complete Line 63 below.*

(a)(1) Does the out-of-county consultants fulfill experience requirements §7717(a)(1)?

(a)(1) Will the Applicant establish a consortium with a single administrator §7717(a)(1)? *If yes, must complete Line 64 below.*

(b)(1) Does the Applicant have sufficient organizational stability and capacity to carry out the activity for which it is requesting funds §7717(b)(1)? *If yes, must complete Line 65 below.*

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

(c)(1) Did the Applicant submit outstanding reports from previous CalHome grants to HCD (see NOFA, p. 4) by the application date §7717(c)(1)?

File Name: Agreement	Provide a copy of the original agreement between the Applicant and its Administrative Subcontractor and any subsequent agreement thereto §7717(a)(1)	Attached and on USB?
File Name: MOU	Provide an MOU that complies with requirements in §7717(a)(1)	Attached and on USB?

File Name:	Service Area Map	Provide a Service Area Map that complies with requirements §7717(a)(1)	Attached and on USB?
File Name:	Stability & Capacity	Provide documentation that complies with requirements in §7717(b)(1), as specified in the NOFA, Section A(1), pp. 3-4	Attached and on USB?
File Name:	App - Resolution	Provide a copy of the County Resolution §7754(b) (Sample linked in cell to the left)	Attached and on USB?
File Name:	App - Government TIN Form	Locality Applicants must submit a Government TIN Form	Attached and on USB?
File Name:	App - Reuse Acct Plan	Provide a Reuse Account Plan that complies with §7724 requirements	Attached and on USB?
Nonprofit Corporation Applicant			
(a)(2) Has the Applicant developed a project or operated a housing program in California within the past two years as indicated in §7717(a)(2)?			
OR			
(a)(2) Does the Applicant have an existing 523 Self-Help Technical Assistance Grant Agreement with United States Department of Agriculture (USDA) §7717(a)(2)?			
(b)(1) Does the Applicant have sufficient organizational stability and capacity to carry out the activity for which it is requesting funds §7717(b)(1)?			
(b)(2) Has the Applicant been operating as a housing Developer or housing program administrator for a minimum of two years prior to the date of application?			
(b)(3) Have the Applicant's tax exempt purposes for the two years prior to the date of application included the activity for which it is applying?			
(b)(4) Does the Applicant certify it is financially stable to administer funds for activities in which it is applying?			
(c)(1) Did the Applicant submit all outstanding reports from previous CalHome grants to HCD by the application date §7717(c)(1)?			
File Name:	Service Area Map	Provide a Service Area Map that complies with requirements §7717(a)(1)	Attached and on USB?
File Name:	App - Experience	Provide copy of Grant's Agreement, Memorandum of Understanding, Contract with Locality to demonstrate how Applicant meets the §7717(a)(2) requirement.	Attached and on USB?
File Name:	App - Financial Statements	§7717(b)(4) Financial Statements (for last 2 fiscal years, one of which must be audited)	Attached and on USB?
File Name:	App - Articles of Inc	Articles of Incorporation (Corp. Code §154, 200 & 202) as certified by CA Secretary of State.	Attached and on USB?
File Name:	App - Cert of Amend Articles	Cert. of Amendment of Articles of Inc. - Corp. Code §5810-5820 (public benefit and religious corps.), §7810-7820 (mutual benefit corps.), or §12500-12510 (general cooperative corps.).	Attached and on USB?
File Name:	App - Restated Articles	Restated Articles of Inc. - Corp. Code §5811, 5815, 5819 (public benefit and religious corps.), §7811, 7815 and 7819 (mutual benefit corps.) and §12501, 12506 and 12510 (general cooperative corps.).	Attached and on USB?
File Name:	App - Bylaws	Bylaws and any amendments thereto - Corp. Code §207(b), 211 and 212	Attached and on USB?
File Name:	App - IRS 501C3	IRS Approval of 501(c)(3) Status	Attached and on USB?
File Name:	App - SOS Letter	Secretary of State Letter of Good Standing	Attached and on USB?
File Name:	App - Board of Directors	List of Name of Board of Directors	Attached and on USB?
File Name:	App - Signature Block	Signature Block in MS Word. Will be used in HCD legal docs such as Standard Agreement	Attached and on USB?
File Name:	App - Cert and Legal	A completed and signed Certification and Legal Disclosure is required. In addition, a wet signature original of each signed Certification & Legal Disclosure must be submitted.	Attached and on USB?
File Name:	App - STD-204	All payees must submit a Payee Data Record (STD-204)	Attached and on USB?
File Name:	App - Reuse Acct Plan	Provide a Reuse Account Plan that complies with §7724 requirements	Attached and on USB?
File Name:	App - Resolution	§7754(b) Provide a Nonprofit Governing Board Resolution. (Sample linked in cell to the left)	Attached and on USB?

As the official designate by the governing body, I hereby certify that if approved by HCD for a CalHome Program funding allocation, the

(applicant name) _____

assumes the responsibilities specified in the CalHome Program authorized by Chapter 6 (commencing with §50650 of Part 2 of Division 31 of the Health and Safety Code) together with the CalHome Guidelines, as both may be amended from time to time, and all other applicable law, and certifies that:

- A. It possesses the legal authority to apply for the allocation and to execute their proposed program or project §7754(c);
- B. Before committing funds to a homebuyer/homeowner, it will evaluate the funding eligibility in accordance with CalHome Program Guidelines and will not invest any more CalHome funds in combination with other governmental assistance than is necessary to provide affordable housing;
- C. The Applicant does not have any unresolved audit findings for prior HCD or federally-funded housing or community development projects or programs §7754(c);
- D. There are no pending lawsuits that would impact the implementation of this program or project §7754(c);
- E. §7756(a)(14) It will comply with all requirements as set forth in the NOFA and the statutes and guidelines governing the CalHome Program including, but not limit to, Housing Element, Climate Adaptation (specifically Executive Order B-30-15), Long-Term Resiliency Standards and Fire and Flood Requirements;
- F. The information, statements, and attachments contained in this application are, to the best of my knowledge and belief, true and correct;
- G. It has the ability to perform the duties for the activity(s) applied for in accordance with §7718;
- H. Construction work has not begun, and will not begin, prior to the date that HCD makes an award of CalHome Funds §7718(c);
- I. If awarded, the Recipient, shall implement the local program or project and be responsible for all the activities outlined in §7721(a), including items I(1) & I(2) below;
 - 1. §7721(a)(5) Maintain complete and accurate records of all CalHome Program loan disbursements and repayments to ensure adherence to proper accounting procedures for the CalHome Program loans, which may be verified by the Department and may be subject to a fiscal and programmatic audit;
 - 2. §7721(a)(6) Comply with reporting requirements pursuant to §7758;
- J. §7725(a) CalHome Program loans to individual borrowers shall not exceed the amount published in the current NOFA or, when considered with other available financing and assistance, the minimum amount necessary;
- K. Homeowner and Homebuyer Loan Terms and Loan-to-Value Limits shall follow the regulations outlined in §7726 and §7727.
- L. The information, statements, and attachments contained in this application are, to the best of my knowledge and belief, true and correct.

I authorize the Department of Housing and Community Development to contact any agency, whether or not named in this application, which may assist in determining the capability of the Applicant. All information contained in this application is acknowledge to be public information. (This certification must be signed by the person authorized in the Resolution.)

***Signature:** _____ **Title:** _____

**Must be signed by authorized signatory per the resolution.*

Type Name: _____ **Date:** _____

Jurisdiction	Community Need: MA/SHTA/ADU/PDL										Community Need: OOR										Feasibility: MA				Feasibility: OOR				Feasibility: Shared Housing TA				Feasibility: PDU/Self-Help TA/ADU			
	Housing Affordability	Points Awarded	Percent of Low Income Renter households	Points Awarded	Percent of Overcrowded Renter households	Points Awarded	Rental Vacancy Rate	Points Awarded	TOTAL POINTS AWARDED	Age of Housing Stock	Points Awarded	Percent of Homeowners in Poverty	Points Awarded	Percent of Low-Income Homeowners	Points Awarded	Percent of Overcrowded Homeowners	Points Awarded	TOTAL POINTS AWARDED	Median Owner Costs / Median Renter Costs Ratio	Points Awarded	Area Home Sales/ Proposed # of Loans	Points Awarded	TOTAL POINTS AWARDED	Age of Housing Stock	Points Awarded	Percent of Overcrowded Homeowners	Points Awarded	TOTAL POINTS AWARDED	Renters <=80%AMI with Severe Cost Burden	Points Awarded	Rental Vacancy Rate	Points Awarded	TOTAL POINTS AWARDED	Median Owner Costs / Median Renter Costs Ratio	Points Awarded	POINTS AWARDED (Add 20 points for other criteria)
Alameda	8.15	3	58.46%	1	3.92%	4	2.78%	4	12	80.15%	4	2.55%	1	25.6%	1	0.78%	2	8	1.73	4	0.00	3	7	80.15%	12	0.78%	6	19	41.01%	9	2.78%	12	22	1.73	2	2
Alpine	12.00	4	46.15%	1	6.15%	4	43.48%	1	10	61.26%	2	5.06%	3	39.3%	4	1.43%	1	13	1.78	2	0.00	3	5	61.26%	6	1.43%	12	19	40.00%	6	43.48%	3	10	1.78	1	1
Amador	4.42	1	64.55%	3	0.43%	1	8.56%	1	6	65.00%	2	1.69%	1	32.9%	3	0.00%	4	7	1.61	6	0.00	3	9	65.00%	6	0.00%	3	10	42.86%	9	8.56%	3	13	1.61	3	3
Butte	5.39	2	64.22%	3	1.47%	1	6.39%	1	7	69.54%	3	5.03%	2	30.9%	2	0.46%	2	9	1.55	8	0.00	3	11	69.54%	9	0.46%	6	16	48.02%	12	6.39%	3	16	1.55	4	4
Calaveras	4.38	1	64.13%	3	0.74%	1	9.16%	1	3	64.73%	1	5.42%	3	39.2%	4	0.33%	1	9	1.51	8	0.00	3	11	64.73%	6	0.33%	3	7	46.40%	6	9.16%	3	10	1.51	4	4
Colusa	12.00	4	57.58%	1	4.44%	4	5.17%	2	11	68.57%	3	2.6%	2	26.6%	1	1.00%	3	9	1.68	4	0.00	3	7	68.57%	9	1.00%	9	19	27.37%	3	5.17%	6	10	1.68	2	2
Contra Costa	5.87	3	58.51%	1	2.59%	2	2.98%	4	10	72.83%	3	2.70%	1	28.2%	1	0.51%	2	7	1.58	8	0.00	3	11	72.83%	9	0.51%	6	16	41.89%	9	2.98%	12	22	1.58	4	2
Del Norte	4.32	1	61.03%	2	2.84%	2	2.89%	4	9	62.29%	2	9.39%	4	39.9%	4	0.87%	3	13	1.66	4	0.00	3	7	62.29%	6	0.87%	9	16	41.91%	9	2.89%	12	22	1.66	2	4
El Dorado	5.86	3	61.13%	2	1.01%	1	6.65%	1	7	59.66%	1	3.96%	2	28.7%	2	0.31%	1	6	1.95	2	0.00	3	5	59.66%	3	0.31%	3	7	36.51%	6	6.65%	3	10	1.95	1	1
Fresno	4.57	2	67.08%	4	3.58%	3	3.58%	2	11	60.27%	1	7.59%	4	28.6%	1	0.99%	3	9	1.64	6	0.00	3	9	60.27%	3	0.99%	9	13	43.49%	12	4.63%	6	19	1.64	3	3
Glenn	4.11	1	64.59%	3	1.56%	2	1.30%	4	10	73.90%	3	5.19%	3	40.2%	4	0.35%	1	11	1.81	2	0.00	3	5	73.90%	9	0.35%	3	13	36.98%	6	1.30%	12	19	1.81	1	1
Humboldt	5.32	2	65.10%	3	1.52%	1	3.11%	3	9	75.03%	3	5.67%	3	31.0%	2	1.25%	4	12	1.76	2	0.00	3	5	75.03%	9	1.25%	12	22	45.44%	12	3.11%	9	22	1.76	1	1
Imperial	12.00	4	70.06%	4	2.99%	3	4.84%	2	13	49.99%	1	9.12%	4	35.6%	4	1.98%	4	13	1.74	4	0.00	3	7	49.99%	3	1.98%	12	16	38.34%	6	4.84%	6	23	1.74	2	2
Inyo	12.00	4	61.01%	2	0.36%	1	4.15%	3	10	79.25%	4	6.14%	3	35.5%	4	0.08%	1	12	2.01	2	0.00	3	5	79.25%	12	0.08%	3	16	29.69%	3	4.15%	9	13	2.01	1	1
Kern	3.98	1	61.90%	3	3.59%	3	5.59%	2	9	56.35%	1	6.30%	4	30.8%	2	0.87%	3	10	1.56	8	0.00	3	11	56.35%	3	0.87%	9	13	41.68%	9	5.59%	6	16	1.56	4	4
Kings	3.98	1	61.83%	3	3.21%	3	4.29%	2	9	56.69%	1	7.36%	4	28.3%	1	1.53%	4	10	1.51	10	0.00	3	12	56.69%	3	1.53%	12	16	35.61%	3	4.29%	6	16	1.51	6	6
Lake	4.17	1	70.66%	4	2.28%	2	7.13%	1	8	69.04%	3	10.01%	4	42.7%	4	0.27%	1	12	1.66	4	0.00	3	7	69.04%	9	0.27%	3	13	43.14%	9	7.13%	3	13	1.66	2	2
Lassen	2.59	1	59.29%	2	0.74%	2	1.17%	1	5	69.79%	3	5.38%	3	31.9%	3	0.24%	1	10	1.51	10	0.00	3	13	69.79%	9	0.24%	3	13	38.35%	6	7.17%	3	10	1.51	5	5
Los Angeles	9.07	4	68.17%	4	7.54%	4	3.35%	4	15	87.56%	4	4.77%	4	36.6%	4	1.54%	4	14	1.77	2	0.00	3	5	87.56%	12	1.54%	12	25	43.13%	9	3.35%	9	19	1.77	1	1
Madera	4.27	1	69.33%	4	3.83%	4	5.52%	3	11	52.52%	1	8.84%	4	33.0%	3	1.61%	4	12	1.48	10	0.00	3	13	52.52%	3	1.61%	12	16	30.51%	3	5.52%	6	10	1.48	5	5
Maine	9.94	4	61.48%	2	3.46%	3	2.65%	4	13	87.24%	4	2.07%	1	31.7%	3	0.37%	1	9	1.80	2	0.00	3	5	87.24%	12	0.37%	3	16	41.64%	9	2.65%	12	22	1.80	1	1
Mariposa	4.85	2	60.77%	2	0.18%	1	15.19%	1	6	60.77%	2	6.51%	4	31.2%	2	0.50%	2	10	1.84	2	0.00	3	5	60.77%	6	0.50%	6	13	38.81%	6	15.19%	3	10	1.84	1	1
Mendocino	6.29	3	66.86%	4	1.89%	4	3.26%	3	12	78.52%	4	6.39%	4	32.7%	3	0.91%	3	13	1.69	4	0.00	3	7	78.52%	12	0.91%	9	22	45.54%	12	3.26%	9	22	1.69	2	2
Merced	4.28	1	66.16%	4	3.17%	3	4.30%	2	10	55.62%	1	7.91%	4	32.7%	3	1.31%	4	12	1.48	10	0.00	3	13	55.62%	3	1.31%	12	16	36.39%	6	4.30%	6	13	1.48	5	5
Modoc	12.00	4	64.52%	3	0.43%	4	4.36%	4	12	76.87%	4	6.78%	4	43.6%	4	0.00%	1	13	1.36	10	0.00	3	13	76.87%	12	0.00%	3	16	35.83%	3	0.00%	12	16	1.36	5	5
Mono	8.62	4	45.15%	1	2.48%	2	35.14%	1	8	68.16%	2	2.75%	1	32.9%	3	0.00%	1	7	1.76	2	0.00	3	5	68.16%	6	0.00%	3	10	18.50%	3	35.14%	3	7	1.76	1	1
Monterey	8.98	4	58.30%	2	7.92%	4	4.24%	1	11	75.08%	4	3.97%	2	28.5%	2	1.65%	4	11	1.59	6	0.00	3	9	75.08%	12	1.65%	12	25	38.92%	6	4.24%	6	13	1.59	3	3
Napa	7.84	3	55.68%	1	2.90%	3	5.81%	2	8	73.11%	3	3.26%	2	29.2%	2	0.46%	2	9	1.58	8	0.00	3	11	73.11%	9	0.46%	6	16	35.51%	3	5.81%	3	7	1.58	4	4
Nevada	4.69	2	58.34%	1	0.75%	1	4.07%	3	7	68.51%	3	3.65%	2	32.6%	3	0.72%	2	10	1.65	6	0.00	3	9	68.51%	9	0.72%	6	16	40.71%	6	4.07%	9	16	1.65	3	3
Orange	8.48	3	64.19%	3	5.77%	4	3.34%	3	13	76.91%	4	3.21%	2	33.8%	3	0.94%	3	12	1.54	8	0.00	3	11	76.91%	12	0.94%	9	22	42.39%	9	3.34%	9	19	1.54	4	4
Placer	5.92	3	53.47%	1	1.49%	1	5.61%	2	7	43.05%	1	3.43%	2	24.6%	1	0.24%	1	5	1.58	6	0.00	3	9	43.05%	3	0.24%	3	7	44.88%	12	5.61%	6	19	1.58	3	3
Plumas	5.37	2	62.24%	3	1.66%	2	9.23%	1	8	70.98%	3	2.10%	1	33.9%	3	0.07%	1	8	1.82	2	0.00	3	5	70.98%	9	0.07%	3	13	35.67%	3	9.23%	3	7	1.82	1	1
Riverside	6.16	3	58.47%	1	3.23%	3	5.78%	2	8	50.15%	1	6.17%	3	30.8%	2	1.05%	4	10	1.48	10	0.00	3	13	50.15%	3	1.05%	12	16	47.64%	12	5.78%	3	16	1.48	5	5
Sacramento	4.61	2	65.41%	4	2.08%	2	5.15%	2	10	66.31%	2	4.71%	2	30.9%	2	0.56%	2	8	1.59	6	0.00	3	9	66.31%	6	0.56%	6	13	40.75%	9	5.15%	6	16	1.59	3	3
San Benito	7.22	3	61.39%	2	4.34%	4	1.35%	4	13	44.30%	1	27.6%	1	1.34%	4	1.53%	4	7	1.70	4	0.00	3	7	55.30%	3	1.34%	12	16	35.24%	3	1.35%	12	16	1.70	2	2
San Bernardino	4.52	1	60.81%	2	3.80%	4	5.65%	1	8	67.79%	2	6.67%	4	31.1%	2	1.19%	4	12	1.45	10	0.00	3	13	67.79%	6	1.19%	12	19	46.60%	12	5.65%	3	16	1.45	5	5
San Diego	7.38	3	61.36%	2	3.63%	3	3.81%	3	11	72.16%	3	3.94%	2	31.4%	2	0.72%	2	9	1.63	6	0.00	3	9	72.16%	9	0.72%	6	16	41.94%	9	3.81%	9	19	1.63	3	3
San Francisco	11.26	4	55.26%	1	4.60%	4	2.57%	4	13	87.51%	4	2.51%	1	34.9%	4	1.30%	4	13	1.95	2	0.00	3	5	87.51%	12	1.30%	12	25	35.13%	3	2.57%	12	16	1.95	1	1
San Joaquin	5.39	2	59.52%	2	2.82%	2	4.67%	2	8	56.41%	1	5.67%	3	25.8%	1	0.85%	3	8	1.61	6	0.00	3	9	56.41%	3	0.85%	9	13	45.66%	12	4.67%	6	19	1.61	3	3
San Luis Obispo	7.49	3	61.12%	2	2.01%	2	2.60%	4	11	64.54%	2	2.85%	1	29.1%	2	0.51%	3	7	1.63	6	0.00	3	9	64.54%	6	0.51%	6	13	43.62%	12	2.60%	6	25	1.63	3	3
San Mateo	10.75	4	59.24%	1	5.85%	4	2.60%	4	13	88.79%	4	2.11%	3	33.6%	3	0.90%	3	11	1.64	6	0.00	3	9	88.79%	12	0.90%	9	22	38.91%	6	2.60%	12	19	1.64	3	3
Santa Barbara	9.19	4	60.95%	2	6.95%	4	3.08%	4	14	81.54%	4	3.15%	2	29.8%	2	1.23%	4	12	1.50	10	0.00	3	13	81.54%	12	1.23%	12	25	44.21%	12	3.08%					

Jurisdiction	Housing Affordability	Median Owner Costs / Median Renter Costs Ratio	Area Home Sales/Proposed # of Loans	Renters <=80%AMI with Severe Cost Burden	Renters in Poverty	Renters <=30%AMI	Renters <=80%AMI	Renters Overcrowded	Rental Vacancy Rate	Renter-occupied units >30yrs old	Renter-occupied units built pre-1980	Owners in Poverty	Owners <=80%AMI	Owners Overcrowded	Owner-occupied units >30yrs old	Owner-occupied units built pre-1980	Homeless Population
Housing Affordability: The ratio of the program-specific single-family value limit to the state Area Median Income (AMI) for a 4-person household.																	
Median Owner Costs/Median Renter Costs Ratio: The ratio of median monthly housing costs for owner-occupied housing units with a mortgage, to median monthly housing costs for renter-occupied units. Calculated using 2013-2017 American Community Survey (ACS) 5-year average estimates. Tabulations of ACS data are from the Census Bureau and can be downloaded via the "data.census.gov" portal: https://data.census.gov/ . Data are available in Tables S2503 and S2506 under the "Advanced Search" option.																	
Area Home Sales/Proposed # of Loans: The ratio of (a) the number of home sales in the area in the previous year priced below either the program-specific single-family value limit, or \$500,000, whichever is less; to (b) the number of loans that the Applicant expects to provide in the program. Ratio = (a)/(b). Applicant will provide (a) based on real estate transaction data (e.g. local Multiple Listing Service, county records, Zillow.com, Redfin.com) and (b) based on proposed activity.																	
Renters <=80%AMI with Severe Cost Burden: The percent of renter-occupied households with incomes below 80 percent of the Area Median Income (AMI) paying 50 percent or more of their income on housing expenses. Calculated using 2013-2017 American Community Survey (ACS) 5-year average estimates. Tabulations of ACS data are from the HUD Comprehensive Housing Affordability Strategy (CHAS) database, and can be downloaded at https://www.huduser.gov/portal/datasets/cp.html .																	
Renters in Poverty: The percent of families occupying rental housing whose family income is below the federal poverty line. Calculated using 2013-2017 American Community Survey (ACS) 5-year average estimates. Tabulations of ACS data are from the Census Bureau and can be downloaded via the "data.census.gov" portal: https://data.census.gov/ . Data are available in Table B17019 under the "Advanced Search" option.																	
Renters <=30% AMI: The percent of renter-occupied households where the household income is at or below 30 percent of the Area Median Income (AMI). Calculated using 2013-2017 American Community Survey (ACS) 5-year average estimates. Tabulations of ACS data are from the HUD Comprehensive Housing Affordability Strategy (CHAS) database, and can be downloaded at https://www.huduser.gov/portal/datasets/cp.html .																	
Renters <=80% AMI: The percent of renter-occupied households where the household income is at or below 80 percent of the Area Median Income (AMI). Calculated using 2013-2017 American Community Survey (ACS) 5-year average estimates. Tabulations of ACS data are from the HUD Comprehensive Housing Affordability Strategy (CHAS) database, and can be downloaded at https://www.huduser.gov/portal/datasets/cp.html .																	
Renters Overcrowded: The percent of renter-occupied households with more than 1.5 persons per room (HUD's definition of "severe overcrowding"). Calculated using 2013-2017 American Community Survey (ACS) 5-year average estimates. Tabulations of ACS data are from the HUD Comprehensive Housing Affordability Strategy (CHAS) database, and can be downloaded at https://www.huduser.gov/portal/datasets/cp.html .																	
Rental Vacancy Rate: The number of vacant-for-rent units divided by the total number of rental units (vacant and occupied). Calculated using 2013-2017 American Community Survey (ACS) 5-year average estimates. Tabulations of ACS data are from the HUD Comprehensive Housing Affordability Strategy (CHAS) database, and can be downloaded at https://www.huduser.gov/portal/datasets/cp.html .																	
Renter-occupied units >30 yrs old: The percent of renter-occupied units over 30 years old. Calculated using 2013-2017 American Community Survey (ACS) 5-year average estimates. Tabulations of ACS data are from the Census Bureau and can be downloaded via the "data.census.gov" portal: https://data.census.gov/ . Data are available in Table B25036 under the "Advanced Search" option.																	
Owners in Poverty: The percent of families in owner-occupied housing whose family income is below the federal poverty line. Calculated using 2013-2017 American Community Survey (ACS) 5-year average estimates. Tabulations of ACS data are from the Census Bureau and can be downloaded via the "data.census.gov" portal: https://data.census.gov/ . Data are available in Table B17019 under the "Advanced Search" option.																	
Owners <=80% AMI: The percent of owner-occupied households where the household income is at or below 80 percent of the Area Median Income (AMI). Calculated using 2013-2017 American Community Survey (ACS) 5-year average estimates. Tabulations of ACS data are from the HUD Comprehensive Housing Affordability Strategy (CHAS) database, and can be downloaded at https://www.huduser.gov/portal/datasets/cp.html .																	
Owners Overcrowded: The percent of owner-occupied households with more than 1.5 persons per room (HUD's definition of "severe overcrowding"). Calculated using 2013-2017 American Community Survey (ACS) 5-year average estimates. Tabulations of ACS data are from the HUD Comprehensive Housing Affordability Strategy (CHAS) database, and can be downloaded at https://www.huduser.gov/portal/datasets/cp.html .																	
Owner-occupied units >30 yrs old: The percent of owner-occupied units over 30 years old. Calculated using 2013-2017 American Community Survey (ACS) 5-year average estimates. Tabulations of ACS data are from the Census Bureau and can be downloaded via the "data.census.gov" portal: https://data.census.gov/ . Data are available in Table B25036 under the "Advanced Search" option.																	
Homeless Population: The percent of residents in the jurisdiction's Continuum of Care who are homeless.																	

