



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 Ave
August 17, 2022
11:00 am

48 Yaney Avenue, Sonora
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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: Aug 17, 2022 11:00 AM
Topic: Housing Loan Review Committee 8-17-2022

Please click the link below to join the webinar:
<https://us02web.zoom.us/j/86832428165>

Or One tap mobile:

US: +16699006833, 86832428165# or +16694449171, 86832428165#

Or Telephone:

Dial (for higher quality, dial a number based on your current location):

US: +1 669 900 6833 or +1 669 444 9171 or +1 346 248 7799 or +1 253 215 8782 or +1 312 626 6799 or +1 386 347 5053 or +1 564 217 2000 or +1 646 931 3860 or +1 929 205 6099 or +1 301 715 8592

Webinar ID: 868 3242 8165

International numbers available: <https://us02web.zoom.us/j/86832428165>

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. ADOPTING DISCUSSION ON RETURNING TO IN PERSON MEETINGS.

4. ADOPTING RESOLUTION HLRC2022-003 AUTHORIZING REMOTE TELECONFERENCE MEETINGS OF HLRC FOR THE PERIOD OF AUGUST 17, 2022 TO SEPTEMBER 21, 2022.

5. CONSIDERATION OF MINUTES OF THE REGULAR MEETING OF May 18, 2022.

6. TENANT BASED RENTAL ASSISTANCE

There are no items to consider.

7. FIRST TIME HOMEBUYER PROGRAM

- A. Status of the First Time Home Buyers Program.
- B. Review and approval of HCD's revisions to the First Time Home Buyer Program Guidelines.
 - At a previous Committee meeting, we discussed changes to our new Guidelines. I've submitted the Guidelines to HCD, and one of the suggested changes is to the down payment. As HCD explained, the first mortgage will most likely require a down payment, and we are not asking the homebuyer to make another down payment through us. In essence we are the down payment. HCD has suggested we try something like 1% of purchase price or \$1,000 or even have no requirement.
 - Currently stated, Homebuyer must contribute a minimum down payment to match the first mortgage guidelines.
 - Suggested change, no down payment is required.

8. OWNER-OCCUPIED REHABILITATION PROGRAM LOANS

There are no items to consider.

9. PORTFOLIO MANAGEMENT ISSUES

- A. Consideration and action concerning an extension to the due date for a housing rehabilitation loan for a home located at 13111 Boitano Road, Groveland, CA 95321 (report to be provided at meeting)

10. OTHER BUSINESS

11. NEXT MEETING

The Committee's next scheduled meeting date is September 21, 2022 at 11:00 a.m.

12. ADJOURNMENT

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the Community Resources Agency 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)