

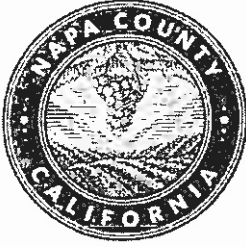


A Tradition of Stewardship  
A Commitment to Service

# Proximity Housing Homebuyer Assistance Program

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- 2) Program Overview (Larry Florin, Community and Intergovernmental Affairs Manager)
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- 5) Q & A
  - a) Contact Information: [Nikki.Lundeen@countyofnapa.org](mailto:Nikki.Lundeen@countyofnapa.org) or (707) 253-4825





A Tradition of Stewardship  
A Commitment to Service

County Executive Office  
Community & Intergovernmental Affairs  
1195 Third Street.  
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Napa, CA 94559  
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Main: (707) 253-4421  
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**Nancy Watt**  
County Executive Officer

# **AFFORDABLE HOUSING TRUST FUND**

## **NOTICE OF FUNDING AVAILABILITY**

### **FOR HOMEBUYERS' ASSISTANCE PROGRAM FOR PURCHASE OF AFFORDABLE HOUSING NEAR PLACE OF EMPLOYMENT**

**NOFA AHF No. 2011 – 1**

Issue Date: February 01, 2011

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### LIST OF EXHIBITS:

1. NAPA COUNTY PROXIMITY HOUSING ASSISTANCE GUIDELINES
2. APPLICATION AND APPLICATION CHECKLIST
3. CERTIFICATION AND AUTHORIZATION TO RELEASE INFORMATION FORM
4. SAMPLE PROXIMITY HOUSING LOAN AGREEMENT, NOTE AND DEED OF TRUST

**Napa County is pleased to offer homebuyer assistance funding through the Proximity Housing Program and the Affordable Housing Trust Fund for eligible individuals or households purchasing a home in the County that meets the location requirements described herein. The County will provide up to ten percent (10%) toward the purchase price of an eligible property for qualified buyers (as described herein).**

## INTRODUCTION

Both State law and County policy mandate that the County plan for the housing needs of all economic segments of its population.<sup>1</sup> Over the past several years the County, in addition to its other housing-related obligations, has considered the growing plight of one particular group -- members of the local workforce who have been unable to find appropriate housing opportunities close to (or "proximate to") their places of employment. The County's employment base consists of a mix of jobs in agriculture, manufacturing, hospitality, health, education, government, and the service sector. A recent report, prepared for the Napa County Board of Supervisors by Keyser Marston Associates, summarized the proximity problem for these Napa County workers as follows:

The shortage of affordable housing in Napa County for its workforce has become far more acute over the past sixteen years as the County has become a more and more expensive place to find housing. The success of the wine industry and stature of the wine culture regionally, nationally, and even internationally, has elevated Napa as both a visitor destination and a place to live. The downside of the success has been a rise in the cost of all housing, causing most local workers to commute from lower cost housing areas outside the County.

The Projections from the Association of Bay Area Governments (ABAG) show future trends in population, households, employed residents, and jobs. The census data reflects that approximately twenty-eight percent (28%, roughly 5,200) of workers in the unincorporated area reside in other counties throughout California with about twenty percent (20%) of them living in either Solano or Sonoma County.

As a result of these findings, the Housing Element of the Napa County General Plan, adopted June 23, 2009, included the following program:

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<sup>1</sup> See California Government Code § 65580 *et seq.* (the "Housing Element Law") and Napa County's 2009 Housing Element Update adopted by the Board of Supervisors on June 23, 2009 (the "Housing Element"), Goal H-1.

“Consistent with Conservation Element Policy Con-66 the County will establish local worker or “proximity” preferences in new affordable housing projects and will explore the extent to which such preferences may be applied to market rate projects.” (Housing Element Program H-4a)

Moreover, the County’s Affordable Housing Ordinance (Chapter 18.107 of the Napa County Code) was recently amended to make clear that Affordable Housing Trust Fund monies may be used to encourage the creation of affordable workforce housing. Specifically, the Affordable Housing Ordinance states that Trust Fund monies “shall be used to increase, improve, and preserve the supply of housing and shelter serving Napa County’s workforce and affordable to moderate, low, very low, and extremely low income households” including the “promotion of affordable workforce housing such that Napa County workers can find suitable housing near their place of employment.”

To further its proximity housing goals, the County of Napa is announcing the availability of funding for Proximity Housing in order to reduce greenhouse gasses (GHG), reduce commutes of workers currently residing outside of Napa County, and increase worker proximity affordable housing opportunities in the County. For this pilot program, up to \$500,000 from the County’s Affordable Housing Trust Fund will be available to provide homebuyer assistance funds for Proximity Housing. Specifically, the County will provide assistance for up to ten percent (10%) of the purchase price (not to exceed the property values and assistance amounts specified in the table below) for eligible households or individuals toward the purchase of an eligible property in Napa County within a fifteen- (15) mile radius of their place of work. The funding assistance would be provided at close of escrow and evidenced by a promissory note secured by a deed of trust to be recorded securing repayment of the assistance as well as an equity share in the property for the benefit of the County.

Questions regarding this NOFA should be sent to Mr. Larry Florin, Community and Intergovernmental Affairs Manager, via email at [Lawrance.Florin@countyofnapa.org](mailto:Lawrance.Florin@countyofnapa.org).

## **QUALIFIED APPLICANTS**

Qualified homebuyers must include at least one household member who is currently employed at a job located within Napa County (as a member of the “Proximity Workforce” as defined in the Proximity Housing Guidelines) who is currently commuting to that job from outside of the workforce proximity area *and* meets the income criteria described below (meaning that household income is no more than the amount listed in the table). For purposes of this NOFA, the homebuyers’ assistance funds will be targeted to very low- to moderate-income workers who earn no more than one hundred twenty percent (120%) of the area median income based on household size as specified for 2010 in the table below. These figures represent the upper limits of the income of households to be served in each category.

**Maximum Household Income Level of Applicants 2010**

Household Size	One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
Moderate- Income Limit: 120% AMI	\$68,700	\$78,500	\$88,350	\$98,150	\$106,000	\$113,850	\$121,700	\$129,550

Qualified applicants must be able to secure the remaining balance of funding necessary in order to close escrow on the property. Total first mortgage loan amount on the property cannot exceed eighty-six and one-half percent (86.5%) of loan to value ratio. Mortgage terms shall be for a conventional loan, not to exceed a thirty- (30) year amortization for an applicant to be considered eligible for inclusion in this assistance program. Qualified applicants must be able demonstrate through the application materials and documentation requirements that they meet the income, employment, and other conditions of eligibility in order to be considered for assistance through this program.

As a condition of funding through this program, the homebuyer will be required to sign a Proximity Housing promissory note secured by a Deed of Trust guaranteeing repayment to County of the assistance amount as well as an equity share in the property at close of escrow. Please refer to the attached Exhibits, specifically the Proximity Housing Guidelines (Exhibit 1) and sample Proximity Housing Promissory Note and Deed of Trust (Exhibit 7) for further information about the qualifications, application process, conditions for funding through this program, and repayment terms.

**ELIGIBLE PROPERTIES**

Properties must be the primary residence of the applicant and be located within Napa County and within a fifteen- (15) mile radius of the workplace of at least one member of the homebuyer household. Eligible properties include single-family residences, townhomes and condominiums. All properties must be in compliance with all applicable building codes and as a condition of funding, properties must be acceptable to County staff in their reasonable discretion.

The following table provides examples of possible property values and potential assistance amounts based on the listed household income levels for a three bedroom house. The actual amount of assistance will be determined on an individual basis but will not exceed ten percent (10%) of the purchase price of the home. The actual purchase price for the home may not exceed the Federal Housing Administration (FHA) guidelines for affordability.

Examples for purchase of a 3 Bedroom Home, based on FHA income guidelines					
Household Income Level:	Household Income Limit (for 4-Persons)	Maximum 1 <sup>st</sup> Mortgage Loan Amount (not to exceed 86.5%)	Homebuyers' Down Payment (at least 3.5%)	Assistance Amount (up to 10% of Purchase Price)	3 Bedroom Property Value
Very Low-Income Limit: 60% AMI	\$40,900	\$207,564	\$12,210	\$24,419	\$244,193
Low-Income Limit: 80% AMI	\$64,400	\$280,043	\$16,473	\$32,946	\$329,462
Median-Income Limit: 100% AMI	\$81,800	\$352,522	\$20,737	\$41,473	\$414,731
Moderate-Income Limit: 120% AMI	\$98,150	\$425,001	\$25,000	\$50,000	\$500,001

*Table is provided for demonstration purposes only; actual figures will vary depending on applicant's household size, income, credit, and funds available for down payment.*

The County's Proximity Housing Guidelines are attached to this NOFA as Exhibit 1 for applicants' reference. The Guidelines contain many useful definitions and administrative requirements with respect to proximity housing. Review of the Guidelines will help applicants understand the parameters of this program.

### APPLICATION PROCESS

Napa County will accept applications from the period of February 1, 2011 through March 15, 2011. Following the close of the application submission period, all applications received will be screened for completeness and prioritized based on the selection criteria. Priority will be given to those applicants with the greatest need based upon reasonable evaluation by Housing Fund staff. Selection criteria will be based on a combination of the following:

- Most in need of assistance (lower income recipients);
- Farthest distance travelled/Greatest commute reduction.

Depending on the number of requests for assistance, preference may also be given to applicants with a longer work history and/or those applicants requesting a lesser amount of assistance than ten percent (10%). For example, an applicant with more funding available for a down payment and needing only five percent (5%) in assistance would receive a higher preference than someone needing the full ten percent (10%) assistance amount.

After the initial applications are evaluated, the County may accept Application packages through an "open window" process until all NOFA Worker Proximity Housing funds are committed.

The three parts of the application process are (1) application submission, (2) application review, and (3) final evaluation and award.

#### STEP 1: APPLICATION SUBMISSION

Homebuyers interested in applying under the NOFA should submit a completed Proximity Homebuyers' Assistance Application and all required supporting documents (as specified in Exhibit 2) to:

Community and Intergovernmental Affairs Manager  
County Executive Office, Napa County  
1195 Third Street, Suite 310  
Napa, CA 94559

#### STEP 2: APPLICATION REVIEW

Housing Fund staff will conduct application completeness checks within approximately fifteen (15) business days of the end of the application submission period. Housing Fund staff will review the application materials for consistency with documents guiding the Housing Fund including Chapter 18.107 (Affordable Housing and Incentives) of the Napa County Code, the Proximity Housing Guidelines, and any other relevant documents. Applicants meeting the eligibility qualifications will be prioritized based on the selection criteria stated above. Depending on the number of qualified applicants meeting the selection criteria, the County may elect to further prioritize applications by date and time of application submission or by holding a lottery for those applicants with equivalent qualifications. Applicants will be provided a written response by U.S. Mail with the results of the application review process. Any subsequent requests for documentation or information will be indicated and a deadline for provision of the material will be provided.

#### STEP 3: APPROVAL PROCESS

The qualified applicants with the highest priority will be notified in writing of the next steps in order to proceed with final approval and award of homebuyer assistance funding. Those applicants will work towards securing a contract and financing for purchase of an eligible property, and must be able to close escrow within a reasonable timeframe. Once all of the steps have been satisfactorily completed, Housing Fund staff will recommend approval of homebuyer assistance funding, and then present it to the Housing Director for final approval of the funding. Such approval may be conditioned on a number of closing conditions that must be met by the applicant. The County will close on the down payment assistance loan as part of the closing of escrow on the property.

## CONDITIONS

Applicants should understand that any funding provided will be strictly conditioned upon the following:

- homebuyer must be able to secure the balance of funding necessary to close escrow on the property; and
- homebuyer shall commit to conformance with requirements of the Proximity Housing Promissory Note which will be secured by the County recording a deed of trust on the home; and
- Napa County reserves the right to request additional information from applicants, reject any and all submittals, waive any irregularities in the submittal requirements, or cancel this NOFA.

By submitting an application, applicants acknowledge and agree to the terms and conditions of this NOFA and to the accuracy of the information they submit in response. All submittal application packages become the property of the Napa County and will not be returned.

All requirements of the originating funding sources (for example, the Affordable Housing Trust Fund monies) apply under this NOFA. This Affordable Housing Trust Fund is governed by Napa County Municipal Code Chapter 18.107 Affordable Housing and Incentives and is available on the Napa County website at:

<http://library.municode.com/index.aspx?clientId=16513&stateId=5&stateName=California>

## EXHIBITS

1. NAPA COUNTY PROXIMITY HOUSING ASSISTANCE GUIDELINES
2. APPLICATION AND APPLICATION CHECKLIST
3. CERTIFICATION AND AUTHORIZATION TO RELEASE INFORMATION FORM
4. SAMPLE PROXIMITY HOUSING LOAN AGREEMENT, NOTE AND DEED OF TRUST

NAPA COUNTY

PROXIMITY HOUSING ASSISTANCE GUIDELINES

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**I. GENERAL**

**Section 101. Purpose**

A. The purpose of the Proximity Workforce Housing Assistance Program (the "Proximity Housing Program") is to assist low and moderate income households to purchase a home close to their place of work. The Proximity Housing Program is an effort to increase housing opportunities affordable to members of the Proximity Workforce and to stimulate responsible development strategies aimed at reducing greenhouse gas emissions and vehicle miles traveled, by strongly encouraging the creation of a jobs-to-housing nexus for members of the Proximity Workforce.

**Section 102. Definitions**

1. "Affordable Housing Ordinance" means Chapter 18.107 (Affordable Housing and Incentives) of the Napa County Code.

2. "Affordable Housing Trust Fund" means the affordable housing fund for the County established pursuant to Section 18.107.020 of the Napa County Code. Monies from the Affordable Housing Trust Fund may be used to provide Proximity Housing Assistance only for borrowers that meet the affordability and occupancy requirements set forth in the Affordable Housing Ordinance.
3. "County" means the County of Napa, a subdivision of the State of California.
4. "Eligible Proximity Workforce Household" means a household that has been certified by the County as eligible to participate in the Proximity Housing Program by qualifying as a Proximity Workforce Member and having a gross household income which does not exceed one hundred twenty percent (120%) of the Area Median Income.
5. "Employer" means a business whose business address is located within Napa County. If an Employer is not physically based in the Proximity Housing Market Area, an employee must be able to verify that they work in the Proximity Housing Market Area, such as working from home or route driving, for the minimum number of hours to qualify as a member of the Proximity Workforce
6. "Net Proceeds" means the amount determined by subtracting the Original Base Price from one of the following amounts, as applicable: (i) the Resale Price of the Home,; or (ii) in the event a creditor acquires title to the Home through a deed in lieu of foreclosure, a trustee's deed upon sale, or otherwise, the amount paid for the Home at a creditor's sale of the Home. Net Proceeds cannot be less than zero.
7. "Original Base Price" means the original purchase price of the home paid by the Owner.
8. "Owner" shall mean a person or persons who owns a Proximity Housing Unit who receives Proximity Housing Assistance.
9. "Primary Residence" means the principal place of residence of a person/household. The Owner shall be deemed to have ceased to use the Home as the Owner's Primary Residences by residing in the Home fewer than nine (9) months, or approximately seventy-five percent (75%) of any consecutive twelve (12) month period.
10. "Proximity Housing Assistance" means monetary assistance in the form of a loan from the County to Eligible Proximity Workforce Households to increase the affordability of purchasing a property within the Proximity Housing Market Area. The Proximity Housing Assistance will be evidenced by the Proximity Housing Promissory Note and deed of trust.
11. "Proximity Housing Guidelines" means these guidelines, including any attachments or exhibits hereto.

12. "Proximity Housing Loan" means the monetary assistance from the County to the Owner to make the Proximity Housing Unit affordable to the Owner. The purpose of the Proximity Housing Loan is to increase housing affordability to members of the Proximity Workforce.
13. "Proximity Housing Market Area" means the area within the County that is within a fifteen (15) mile radius "as the crow flies" of the proposed property to be purchased with Proximity Housing Assistance.
14. "Proximity Housing Promissory Note" means the promissory note evidencing the terms of the Proximity Housing Loan, which note shall be in a form approved by the County Staff consistent with these Proximity Housing Guidelines.
15. "Proximity Housing Share of Appreciation" shall be equal to the Shared Appreciation Percentage of the Net Proceeds. In the event that Net Proceeds is equal to zero no Proximity Housing Share of Appreciation shall be due.
16. "Proximity Housing Trust Fund" means the special fund, the proceeds of which shall be used to partially fund Proximity Housing Assistance and to pay for administrative costs associated with receipt of Proximity Housing Assistance.
17. "Proximity Housing Unit" means a home purchased by an Owner with Proximity Housing Assistance.
18. "Proximity Workforce" means a person who at the time of execution of a purchase agreement (or other transfer agreement) for a Proximity Housing Unit is: (i) employed and currently working at least 30 hours per week or working a minimum of 1,200 hours per year, at a site or sites located within the Proximity Housing Market Area; (ii) or a disabled person who is employed at a job site located within the Proximity Housing Market Area, regardless of hours worked or who is unable to work because of the disabling condition, illness, or injury. For purposes of these guidelines, "disabled" means a person who has a disability as defined in subdivision (b) of Section 54 of the California Civil Code. Under certain proximity programs developed pursuant to these Proximity Housing Guidelines, only members of the Proximity Workforce whose gross household income does not exceed one hundred twenty percent (120%) of area median income shall be considered eligible to participate.
19. Resale Price means Sales Price less reasonable selling costs and closing costs related to and necessary for the sale of the home paid by the Seller. The County shall determine the reasonableness of any selling and closing costs and any such determination by the County shall be final and non-appealable.
20. "Shared Appreciation Percentage" is the amount which represents the percentage obtained by dividing the principal amount of the Proximity Housing Loan by the

Original Base Price of the Home, plus one half of a percent (.5%) to account for the County's administrative costs.

21. "Transfer" means any sale, assignment or transfer, voluntary or involuntary, that would trigger a reassessment of value.

## **II. PROGRAM ELEMENTS**

### **Section 201. Proximity Housing Assistance.**

The County may elect to offer Proximity Housing Assistance to homebuyers to assist with the purchase of a home located closer to the household member's place of work. Proximity Housing Assistance offered to homebuyers will be subject to the following conditions:

1. The total amount of Proximity Housing Assistance offered will not exceed ten percent (10%) of the purchase price of the home.
2. Only households with at least one member who is a member of the Proximity Workforce will be eligible for the Proximity Housing Assistance. The County may include additional eligibility requirements, including income qualifications. Additionally, when issuing Notices of Funding Availability, the County may determine additional preferences or priorities for obtaining assistance.
3. The property purchased with the Proximity Housing Assistance must be located in the County of Napa and must be within a fifteen (15) mile radius of the place of employment of the member of the household who qualifies as a Proximity Workforce member. The Owner must intend to occupy the home as his or her Primary Residence.
4. The Proximity Housing Assistance will be evidenced by a promissory note and secured by a deed of trust recorded on the purchased home second only to a first mortgage that cannot exceed eighty-six and one-half percent (86.5%) of the value of the purchased home. The County may require additional documentation with regards to the Proximity Housing Assistance.
6. The Owner shall not rent or otherwise lease the Home to another party, unless approved by the County under hardship conditions.

## **III. Program Administration**

### **Section 301. Qualification to Receive Proximity Housing Assistance**

To be eligible to receive Proximity Housing Assistance, a person shall be required to:

1. have at least one member of the household certified as a member of the Proximity Workforce at the time of execution of a purchase and sale agreement for a Proximity Housing Unit;
2. certify that the Owner's gross household income does not exceed one hundred twenty percent (120%) of the Area Median Income; and
3. occupy the unit as that Owner's Primary Residence;

### **Section 302. Employment/Income Verification Procedures**

In order to determine that a person requesting Proximity Housing Assistance meets all of the criteria set forth in Section 301, prior to occupancy, the County should review and keep on file specific documentation which provides proof of employment and income, if applicable. The County may request any or all of the following documentation (with all such information and documentation to remain confidential):

1. All W-2 forms from the current or previous year;
2. Wage stubs;
3. Executed Employment Verification Form (signed by Employer(s));
4. Employer(s) name, address, telephone and dates of employment;
5. A valid form of picture identification.

If any of the above required information is not available, the applicant shall provide other documentation as requested by the County. The sufficiency of any such alternative documentation will be determined by the County at its sole discretion.

When a person is self-employed, the County may request any or all of the following documentation (with all such information and documentation to remain confidential):

1. A complete copy of the applicant's most recent tax returns, including Federal and State tax returns;
2. Copies of all W-2s, Form 1099s, or K-1s received, if any;
3. Copies of any paycheck stubs, or an up-to-date profit and loss statement; and
4. A copy of a current business license, if applicable.

All Owners shall verify on their application that all information provided is true and accurate. If any of the information is determined by the County to be inaccurate or non-verifiable, the applicant may be subject to disqualification by the County from the application and/or approval process. The County may, if it chooses, designate a "Qualification Specialist," who reviews all application materials. An application fee covering the County's costs associated with verification is required at the time the proximity workforce verification form is submitted to the County for processing.

#### IV. OTHER PROGRAM CONDITIONS

##### Section 401. Payments Due to County Upon Transfer of Home

The terms for the Proximity Housing Loan will be as follows and will be more specifically set forth in the Proximity Housing Promissory Note:

(a) Required Payment. The Owner, upon Transfer, is required to pay all sums due and owing under Proximity Housing Promissory Note. The amounts due under the Proximity Housing Promissory Note will be the repayment of the Proximity Housing Assistance plus the Proximity Housing Share of Appreciation. The County will not release the deed of trust on the Proximity Housing Unit without full repayment of the amounts owed under the Proximity Housing Promissory Note.

(b) Proximity Housing Share of Appreciation. The Proximity Housing Share of Appreciation shall be equal to the Shared Appreciation Percentage of the Net Proceeds. In the event that Net Proceeds is equal to zero no Proximity Housing Share of Appreciation shall be due. By way of example, if an Eligible Proximity Workforce Household receives a Proximity Housing Loan from the County in the amount of \$10,000 and purchases a home with an Original Base Price of \$100,000, the County's Shared Appreciation Percentage would be 10.5% based on the Proximity Housing Loan being 10% of the total purchase price plus the additional one-half percent for County administrative costs. If that same household sells the home at a later date for \$150,000, the County would be repaid the original \$10,000 Proximity Housing Loan amount plus \$5,500 representing 10.5% of the Net Proceeds (\$50,000) from the sale of the home.

(c) Prepayment. Owner will be allowed to prepay the Proximity Housing Loan. At the time of prepayment, the Owner will be obligated to obtain a fair market value appraisal for the Proximity Housing Unit. The Proximity Housing Share of Appreciation at the time of any prepayment will be determined based on the fair market value appraisal, provided, that at the time of prepayment, the Proximity Housing Share of Appreciation shall be at least one-half of one percent of the fair market value of the Proximity Housing Unit. The Proximity Housing Promissory Note will include provisions regarding determination of fair market value and appraisal standards.

##### Section 402. Defaults

(a) Events of Default. The Proximity Housing Assistance and the Proximity Housing Share of Appreciation shall be due in the event of a default under the Proximity Housing Promissory Note. Defaults will include any failure to comply with the terms of the Proximity Housing Promissory Note, any default on a first mortgage on the home, a declaration of bankruptcy by the Owner and such other defaults as are included in the Proximity Housing Promissory Note, deed of trust or other documents evidencing the Proximity Housing Loan.

#### **Section 403. Term of Loan**

The Proximity Housing Promissory Note shall have a term of fifty-five (55) years from the date of the signed promissory note, unless earlier terminated under the terms of the Proximity Housing Note.

#### **Section 404. Other Terms**

The Proximity Housing Promissory Note shall include such other terms as deemed reasonable by County consistent with these Proximity Housing Assistance Guidelines, including the following:

(a) Maintenance. The Proximity Housing Promissory Note shall require the Owner to maintain the Home, including landscaping, in good repair and in a neat, clean and orderly condition (and, as to landscaping, in a healthy condition) and in accordance with all applicable laws, rules, ordinances, orders and regulations of all federal, state, County, municipal, and other governmental agencies and bodies having or claiming jurisdiction and all their respective departments, bureaus, and officials, The Owner will be required to make all repairs and replacements necessary to keep the Home in good condition and repair.

(b) Insurance. The Proximity Housing Promissory Note shall require the Owner to maintain a standard all risk property insurance policy equal to the replacement value of the Proximity Housing Unit, naming the County as an additional insured.

(c) Refinancing. The Proximity Housing Promissory Note will allow the Owner to refinance the first mortgage loan under conditions which will ensure that the County's Proximity Housing Loan and Proximity Housing Share of Appreciation is protected and no such refinancing amount exceeds seventy five (75%) of the fair market value of the home.

### **V. PROGRAM OVERSIGHT**

#### **Section 501. Special Review**

A special review for a variance from the strict application of these guidelines may be granted if an unusual hardship can be established and the County finds, at its sole discretion, that the granting of such variance is consistent with the County's proximity housing goals and objectives. A person requesting a special review shall do so in writing and provide documentation regarding

the unusual hardship. The applicant shall also be required to submit any additional information reasonably requested by the County in a timely manner.

The special review committee may grant, conditionally grant, or reject any such request at its sole discretion.

**Section 502. Grievance Procedures**

A proximity housing program adopted in accordance with these guidelines may, if appropriate, provide any person the right to appeal determinations made by County staff directly to the Board of Supervisors in the manner set forth in Chapter 2.88 of the Napa County Code.



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# Application Checklist

Dear Applicant:

Please review the entire Notice of Funding Available and Guidelines for the Proximity Housing Homebuyers' Assistance Program, and then use this Checklist to ensure you submit a complete application packet. Napa County Housing Fund staff and/or your lender may require you to provide additional information not listed.

**Your completed Proximity Housing Homebuyers' Assistance Application Packet must include the following documentation:**

- Proximity Housing Program Homebuyers' Assistance Application
- Pre-Qualification Letter/Certification from mortgage lender specifying amount of pre-qualification for a conventional first mortgage (i.e. fixed-rate thirty-year (30) mortgage loan) if approved for a down payment assistance loan of up to ten percent (10%) of market value through this program. Pre-qualification Letter must include the following:
  - Certification from lender that the pre-qualification is based upon completion of a credit check and employment and income verification; and
  - Copy of completed Uniform Residential Loan Application.
- Certification and Release of Information Form
- Proof of Address: Most recent copy of 2 utility bills (e.g. gas/electric, phone, garbage, water, etc.)
- If a first-time homebuyer, Applicant must submit verification of attendance to and completion of an acceptable first-time homebuyers' class/workshop sponsored by a local lender or municipality. *If this item is not available for submission with Application Packet, this requirement must be completed prior to award of any homebuyer assistance loan funds through this program.*

The completed Application Packet must be submitted by the specified deadline and to the address listed in the Notice of Funding Availability. The County will conduct a review and verification of all materials submitted. If you have any questions, please call Community and Intergovernmental Affairs at (707) 253-4421.



**COUNTY OF NAPA - PROXIMITY HOUSING PROGRAM  
HOMEBUYERS' ASSISTANCE LOAN APPLICATION**

APPLICANT INFORMATION (To be completed by Head of Household and Loan Applicant)			
LAST NAME _____	FIRST NAME _____	M.I. _____	
SOCIAL SECURITY NO. _____	DATE OF BIRTH _____	SEX _____	
U.S. CITIZEN: YES    NO    If No, explain: _____			
MARITAL STATUS (circle one):    Married    Single    Divorced    Separated    Widowed			
HOME ADDRESS _____			
CITY _____	STATE _____	ZIP _____	
MAILING ADDRESS _____			
CITY _____	STATE _____	ZIP _____	
HOME PHONE _____	WORK PHONE _____		
NUMBER OF YEARS, MONTHS AT CURRENT ADDRESS:    Years _____ Months _____			
EMPLOYER NAME _____	PHONE _____		
EMPLOYER ADDRESS _____			
CITY _____	STATE _____	ZIP _____	
JOB TITLE _____	SUPERVISOR _____		
WORK LOCATION (if different than address above): _____			
NUMBER OF YEARS, MONTHS AT CURRENT JOB:    Years _____ Months _____			
AVG HOURS per WEEK _____	HOURS per YEAR _____	ANNUAL GROSS SALARY _____	
TYPE OF EMPLOYMENT (circle):    Permanent Full-Time    Permanent Part-Time    Seasonal    Temporary			
If other than Permanent, please explain/describe: _____			
Please provide details of any other Applicant Employment or Income that you receive: _____			

HOUSEHOLD INFORMATION (List all persons in household, excluding applicant. If more space is needed, attach separate paper.)			
FULL NAME	RELATION	BIRTHDATE	SOCIAL SECURITY NO.

Homeownership History for Applicant and Co-Applicant (If applicable)		
Have you owned a home or other real property previously?	Yes	No
Do you currently own a home or other real property?	Yes	No
Have you ever had a property foreclosed on or given title of deed?	Yes	No
If any answers are "Yes", please explain: _____		

Optional Applicant Information for Statistical Purposes. Responses will remain confidential.		
Ethnicity (Please Circle One):	Hispanic or Latino	Not Hispanic or Latino
Race (Please Circle all that Apply):		
White	Native Hawaiian or Pacific Islander	Asian    American Indian or Alaska Native    Black or African American

**COUNTY OF NAPA - PROXIMITY HOUSING PROGRAM  
HOMEBUYERS' ASSISTANCE LOAN APPLICATION**

CO-APPLICANT INFORMATION (To be completed by Co-Applicant, if applicable)			
LAST NAME _____	FIRST NAME _____	M.I. _____	
SOCIAL SECURITY NO. _____	DATE OF BIRTH _____	SEX _____	
U.S. CITIZEN: YES NO If No, explain: _____			
MARITAL STATUS (circle one): Married Single Divorced Separated Widowed			
HOME ADDRESS _____			
CITY _____	STATE _____	ZIP _____	
MAILING ADDRESS _____			
CITY _____	STATE _____	ZIP _____	
HOME PHONE _____	WORK PHONE _____		
NUMBER OF YEARS, MONTHS AT CURRENT ADDRESS: Years _____ Months _____			
EMPLOYER NAME _____	PHONE _____		
EMPLOYER ADDRESS _____			
CITY _____	STATE _____	ZIP _____	
JOB TITLE _____	SUPERVISOR _____		
WORK LOCATION (if different than address above): _____			
NUMBER OF YEARS, MONTHS AT CURRENT JOB: Years _____ Months _____			
AVG HOURS per WEEK _____	HOURS per YEAR _____	ANNUAL GROSS SALARY _____	
TYPE OF EMPLOYMENT (circle): Permanent Full-Time Permanent Part-Time Seasonal Temporary			
If other than Permanent, please explain/describe: _____			
Please provide details of any other Co-Applicant Employment or Income that you receive: _____			

HOUSEHOLD INCOME INFORMATION			
(Reporting Full Household Income is Required, regardless of the age of recipient or type of income. List all income for all persons in household, excluding income already reported for Applicant and Co-Applicant)			
Household Member Name	Source of Income	Monthly Amount	Annual Amount

Applicant and Co-Applicant Assets (if extra space is needed, attach a separate paper)			
Asset Description	Who's Asset is it?	Value	

CERTIFICATION (To be completed by Applicant and Co-Applicant, if applicable)		
I certify this application has been completed to the best of my knowledge with complete and accurate information. I understand any false statements or omissions of facts relevant to my eligibility for assistance will be considered fraud, and that I may be prosecuted under applicable U.S. Codes for this fraud. Furthermore, I understand that assistance granted to my household based on fraudulent information must be reimbursed in whole to the County of Napa.		
Applicant Signature _____	Date _____	Witness (if signed by mark) _____
Co-Applicant Signature, if applicable _____	Date _____	Witness (if signed by mark) _____