

RESOLUTION NO. ____-2018

RESOLUTION OF THE FORT BRAGG CITY COUNCIL ADOPTING PROGRAM GUIDELINES FOR HOME OWNER OCCUPIED REHABILITATION LOAN PROGRAM

WHEREAS, the City of Fort Bragg has received funding from a 2016 HOME Investment Partnerships (HOME) grant award to fund an Owner Occupied Rehabilitation Loan Program; and

WHEREAS, HOME requires that in order to operate an Owner Occupied Rehabilitation Loan Program, jurisdictions must adopt Program Guidelines that are approved by HOME and compliant with HOME and State Department of Housing and Community Development (HCD) regulations; and

WHEREAS, HOME has provided a template format for the Program Guidelines, and the template has been revised as allowable to reflect local program particulars while retaining language that reflects state and Federal requirements; and

WHEREAS, the HOME Owner Occupied Rehabilitation Loan Program Guidelines contain the following sections as required by HOME: application process, applicant qualifications, property eligibility, allowable construction tasks, loan terms, loan servicing requirements, exceptions and special circumstances, dispute resolution/appeals procedures, and various required appendices; and

WHEREAS, staff received notification from HOME staff that the HOME Owner Occupied Rehabilitation Program Guidelines were approved by HOME on October 17, 2018; and

WHEREAS, options selected to reflect local preferences and needs as allowable and approved by HOME include the following:

- The use of Interest Forms to generate waiting lists;
- Zero interest loans, as recommended by HCD (all loans are required to be 30 years, deferred);
- Unborn children are counted in household size;
- Relocation grants are limited to \$2,000;
- A limitation of 2 children per bedroom was removed;
- Use of electronic/online resources is allowed for certain communications and marketing purposes.

WHEREAS, based on all the evidence presented, the City Council finds as follows:

1. The HOME Owner Occupied Rehabilitation Loan Program Guidelines reflect required HOME formats and elements and also include selection of optional language where allowed to reflect local needs and preferences.
2. The HOME Owner Occupied Rehabilitation Loan Program Guidelines were approved by HOME on October 17, 2018.

NOW, THEREFORE, BE IT RESOLVED that the City Council of the City of Fort Bragg does hereby adopt Program Guidelines for the HOME Owner Occupied Rehabilitation Loan Program, a copy of which is attached here to as Exhibit "A."

The above and foregoing Resolution was introduced by Councilmember _____, seconded by Councilmember _____, and passed and adopted at a regular meeting of the City Council of the City of Fort Bragg held on the 13th day of November, 2018, by the following vote:

**AYES:
NOES:
ABSENT:
ABSTAIN:
RECUSED:**

**LINDY PETERS
Mayor**

ATTEST:

**June Lemos, CMC
City Clerk**