CalHome Program

APPLICATION TRAINING MANUAL

MORTGAGE ASSISTANCE
OWNER OCCUPIED REHABILITATION

----------2009----------

State of California

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Table of Contents

Introduction 1

Threshold Requirements 2

PART I. General Funding Application

Section I.	Application Summary	4
Section II.	Legislative Representatives	7
Section III.	Governing Board Resolution	7
Section IV.	Applicant Information	7
Section V.	Activity Attachments	7
Section VI.	Certification and Commitment of Responsibility	7

- **Attachment 1. First-Time Homebuyer Mortgage Assistance Program** 10

Section I.	Applicant Information	10
Section II.	First-Time Homebuyer Program Experience	10
Section III.	Loan Underwriting Experience	11
Section IV.	Loan Servicing Experience	11
Section V.	Program Targeting	12
Section VI.	Financing and Affordability	13
Section VII.	Homebuyer Education	16
Section VIII.	Bonus Points	16

- **Attachment 2. Owner-Occupied Rehabilitation Program** 17

Section I.	Applicant Information	17
Section II.	Owner-Occupied Rehabilitation Program Experience	17
Section III.	Loan Underwriting Experience	17
Section IV.	Loan Servicing Experience	18
Section V.	Program Targeting	19
Section VI.	Financing	20

Appendices A through C

Appendix A	Non-metropolitan Counties and Census Tracts Eligible as Rural
Appendix B	Qualified Census Tracts for Community Revitalization
Appendix C	Income Limit

CALHOME PROGRAM APPLICATION TRAINING MANUAL

INTRODUCTION:

The California Department of Housing and Community Development (HCD) is responsible for administering the CalHome Program, established by Chapter 84, Statutes of 2000 (SB 1656 Alarcon), and codified in Chapter 6 (commencing with Section 50650) of Part 2 of Division 31 of the Health and Safety Code (the "statute"). Pursuant to the statute, HCD is authorized to approve funding allocations utilizing monies made available by the State Legislature to the CalHome Program, subject to the terms and conditions of the statute and the CalHome Program Regulations adopted by HCD August 15, 2003 and revised in April, 2004. All section references in this manual refer to the CalHome Program Regulations unless otherwise noted.

This manual provides information on how to apply for funds through the Notice of Funding Availability (NOFA) process. Prior to completing this application, you should have obtained and read the CalHome Program Regulations. The regulations contain all of the information you will need to determine:

- applicant eligibility,
- eligible activities,
- eligible use of funds,
- homebuyer/homeowner eligibility,
- requirements for local program administration;
- mortgage assistance requirements;
- owner-occupied rehabilitation requirements;
- shared housing technical assistance requirements;
- development loan requirements;
- homebuyer education requirements;
- loan servicing requirements;
- reuse account requirements;
- legal documents;
- fund disbursement;
- reporting requirements;
- performance goals; and
- defaults and loan cancellation.

HCD has issued two NOFAs for funding under the CalHome Program. The NOFAs are for approximately $70 million which was provided by the passage of Proposition 1C, the Housing and Emergency Shelter Trust Fund Act of 2006. For the purpose of this 2009 NOFA, the programs and projects have been split into two different NOFAs. The General NOFA to be released is to provide approximately $50 million funding to local public agencies or nonprofit housing corporations for the following activities within the CalHome Program: 1) First-Time Homebuyer Mortgage Assistance Program; and 2) Owner-Occupied Rehabilitation Program. A separate CalHome Program Project NOFA for approximately $20 million to support the development of new homeownership

housing has already been released. Each activity has its own attachment(s).

You may apply for mortgage assistance program activity and/or owner-occupied rehabilitation program activity for which you meet the eligibility requirements pursuant to Section 7717, with this application. Instructions for both program activities attachments are included in this training manual. As you complete your application, you should refer to the appropriate section in this manual for the activity attachments, which you are completing.

Development Project applicants need to fill out a different application. Please refer to the separate CalHome Projects NOFA dated April 19, 2010 and separate Application for CalHome Projects.

Applicants are required to use the application form supplied by HCD. The NOFA describes the deadline for application submittal and any additional requirements that are needed prior to filing. Review the NOFA carefully prior to completing an application. When you have completed your CalHome application, carefully review it before submitting it to HCD. No information (whether written or oral) will be accepted after the application is submitted to HCD. The application must be submitted in a three-ring binder with attachments tabbed. Only one copy of the application needs to be submitted. If you have questions concerning the preparation of your CalHome application, please contact CalHome program staff for assistance. Remember, each program activity requires its own attachment.

Applications submitted in accordance with the application submission requirements will be reviewed to ensure that they have met the application threshold requirements. Applications must meet threshold requirements in order to be rated and ranked for funding consideration.

Threshold Requirements:

- Applications must be received by the application deadline as specified in the NOFA.
- Applications must be submitted on the forms provided by HCD with no alteration or modification.
- Applications must include an executed resolution.
- Applications must be signed by the person authorized in the resolution.
- Application funding requests must not exceed the maximum amount allowable under the NOFA.
- Activity amounts may not be less than the minimum amount specified in the NOFA.
- Applicants must be eligible pursuant to Section 7717.
- Applicants must propose an eligible activity within the NOFA for which they are applying.

- Applicants must propose an eligible use of funds.
- Applicants must have loan servicing experience or submit a plan for loan servicing demonstrating how loan servicing will be funded or provided.
- Applicants shall have no pending lawsuits that will affect implementation.
- Applicants shall have no unresolved audit findings as specified in the applicant's certification.

NOTE: Acceptance of the CalHome Program application for evaluation does not constitute acceptance of all the contents of the application by HCD. If the application is funded, HCD reserves the right to revise any aspect of the application to make it comply with CalHome Program Regulations and HCD policy.

Instructions for completing the application for the NOFA are contained in this manual.

If you have any questions about submitting your application, the correct forms to use, the deadlines for submittal of application or any other questions, please contact the CalHome Program staff.

PART I. GENERAL FUNDING APPLICATION

The General Funding application when submitted must include:

One original copy of the CalHome General Funding Application (for the current NOFA) including the following:

Exhibit A Attachment Checklist

At least one of the following attachments:

Attachment 1 First-time Homebuyer Mortgage Assistance Program
Attachment 2 Owner-Occupied Rehabilitation Program

Note: An applicant may submit up to two different attachment numbers (1 or 2) if it wants to request funding for two program activities.

Attachment 6 Legislative Representative List
Attachment 7 Governing Board Resolution – fully executed

<u>Nonprofit corporation applicants must also submit</u>:

Attachment 8a IRS approval of 501(c)(3) status
Attachment 8b Copy of current certification of 501(c)(3) status with Secretary of State that is less than one year old as of the application due date
Attachment 8c Copy of Articles of Incorporation
Attachment 8d Copy of Bylaws
Attachment 8e List of officers and board of governing body of applicant
Attachment 8f Financial Statements from the last 2 years, one of which must be audited

SECTION I. APPLICATION SUMMARY:

<u>Subsections A-E</u>.

Requires basic identifying information about the applicant. The contact person listed should be the person who can best answer questions regarding the application and proposed activities. Be sure the phone number and the e-mail address are correct. (Please remember as the contact person changes or phone number changes, keep the information current.)

<u>Subsection F</u>.

Requires information about the proposed activity. This chart must be complete and consistent with information given in other sections of the application. The chart should

be completed as follows:

- Fill in the information in the columns to the right of the type of activity. You must fill out the appropriate activity attachment(s) (1 or 2) for the program/project activity(s) for which you are applying and include it in your application package. Note: applicants may apply for one or two programs. If applying for more than one program activity, make sure you attach the correct attachments for each activity to your application.

- The number of units to enter here is the number of CalHome-assisted units applicant proposes to fund under this application; this number must be consistent with the number of units listed on the applicable activity attachment.

- The county in which the activity is located. Nonprofits proposing program activities may propose to operate in different counties as long as the applicant meets the requirements of Section 7717(a).

- If the proposed activity service area is rural, applicants must indicate census tract numbers in order to receive consideration under the rural set-aside. Census tract numbers in metropolitan counties that meet the definition of rural are listed in Appendix A. Appendix A also includes a listing of non-metropolitan counties that are completely rural. It is extremely important for the applicant to provide accurate census tract information and verify the requested census tract citation(s). Activities in rural areas are eligible to receive priority funding pursuant to the geographic distribution set-asides listed in the NOFA. One hundred percent (100%) of the designated activity must be in a designated rural area to receive the rural set-aside consideration.
- Only apply for the total amount of funds that you know you can use. Recipients who do not use at least 95% of their funds will be penalized in future funding rounds for not meeting performance goals.

Applicants may apply to fund one or two programs (mortgage assistance and/or owner-occupied rehabilitation) in a single application by completing the appropriate Attachments (I and/or II).

All applications will be reviewed to determine if they meet eligibility requirements and then scored to determine if they meet threshold requirements of 550 points. Each application meeting the 550 point threshold will then have its Attachments scored individually. (See NOFA section, Evaluation Criteria for details.)

An applicant applying to fund two programs will therefore have two separate scores, one each from Attachment I and Attachment II. The scores will be averaged into one composite score.

The calculated demand, by activity, represented by the qualifying applicant pool will determine the allocation of awarded funds by activity. For example, if 40% of the demand (the dollar requests from qualifying applications) is for owner-occupied rehabilitation programs, the awards will reflect a target of 40% of the funds going to fund owner-occupied rehabilitation programs. The same demand-to-award correlation will follow with mortgage assistance programs and double activity applications.

Applicants must first pass threshold and receive a minimum of 550 points to be eligible to be rated and ranked based on criteria established in the Program Regulations. The maximum number of points an application may receive under this NOFA is 900.

Applicants that have previously received a CalHome Program award in the 2004 NOFA round (contracts 04-CalHome-xxx) will be reviewed for performance per Section 7751(c) of the program regulations: Performance Penalty (50 points); a deduction to the total score will be applied for failure to meet CalHome Program Performance Goals pursuant to Section 7755. Section 7755 states: (1)(B) If less than ninety-five (95) percent of the funds are expended at the end of the 36th month, the Recipient's next application for funding the CalHome Program shall receive a penalty deduction in the total points awarded pursuant to the current NOFA.

In the case of a tie score, the application for an area demonstrating the highest poverty level will be funded first in compliance with the geographic distribution target requirements detailed above. Funding decisions will be made by the Deputy Director of HCD's Division of Financial Assistance. The decision of the Deputy Director is final.

If your application indicates that your activity will be operated in a 100% rural area, your Standard Agreement with HCD will restrict funding to loans made in the rural areas identified.

If your activity is in an urban area fill in "n/a" under census tract. Also, if you do not wish to be restricted to operating your program in rural areas only, fill in "n/a" under census tract. You will not receive consideration for the rural set-aside and your program will not be restricted.

Please refer to Appendix A of this manual for a listing of rural census tracts and non-metropolitan counties.

<u>Subsection G</u>.

Self-explanatory.

<u>Subsection H.</u>

Requires that the applicant give a brief description of the proposed activity(ies). An example of an application for mortgage assistance might state:

"CalHome funds will be used to provide second mortgages to eligible households in order to achieve affordability. RDA funds will be used to provide third mortgages, as necessary, to make the home affordable."

SECTION II. LEGISLATIVE REPRESENTATIVES:

HCD informs the applicant's legislative representatives when a commitment of funds is made. The application contains a form labeled **Exhibit B**. **Complete the form and include it in the application as Attachment 5.** Nonprofit applicants should list the legislative representatives for the location of the project or activity. Please make sure this information is current as of the application date.

SECTION III. GOVERNING BOARD RESOLUTION:

An executed resolution must be included in every application submitted to HCD. A sample resolution is included in the application package as **Exhibit C. Complete the form and include it in the application as Attachment 6**. We suggest you either use this resolution or incorporate all elements of the sample into your own resolution. The resolution should be dated after the issuance date of the NOFA and should reference the current CalHome NOFA. The resolution should authorize submittal of the application and execution of the Standard Agreement. The person attesting to the validity of the resolution cannot be the same individual as the one granted the authority in the resolution. If the application is submitted unsigned or signed by someone other than the individual authorized in the resolution, the application will be rejected.

SECTION IV. APPLICANT INFORMATION:

Requires the applicant to check the appropriate box for their organization type. If you check nonprofit corporation you must submit copies of items 7a –7f.

SECTION V. ACTIVITY ATTACHMENTS:

Applicants must complete at least one of the activity attachments (1 or 2) as part of the application for funding.

SECTION VI. APPLICANT CERTIFICATION AND COMMITMENT OF RESPONSIBILITY:

In addition to the resolution authorizing the submission of the application, the person(s) authorized in the resolution must certify to knowledge of the responsibilities that are assumed when contracting with the State for CalHome funds. In addition, this certification ensures that this individual acknowledges both the contents and information in the application and that it is accurate and correct. By signing this certification, the applicant is also authorizing HCD to contact any agency that may assist in determining applicant capability, whether or not named in the application.

Subsection A.

Self-explanatory.

Subsection B.

Certifies that CalHome funds:

- shall only be used as gap financing, and only as necessary to provide affordable housing for first-time homebuyer mortgage assistance loans;
- invested in owner-occupied rehabilitation projects will be necessary and reasonable; and
- that the applicant is aware of the requirement to follow the Program Regulations in determining the need for CalHome funds for each Homebuyer/Homeowner.

Subsection C.

Requires the applicant to certify that there are no unresolved audit findings for prior-funded HCD projects or programs, or federally funded housing or community development projects or programs. If the applicant is not able to certify that there are no unresolved audit findings, then the applicant is not eligible to apply. Please do not fill out or submit a CalHome application. HCD program/project monitoring findings are not audit findings. If the applicant has questions about audit findings, please contact CalHome program staff prior to filling out the CalHome application.

Subsection D.

Requires the applicant to certify that there are no pending lawsuits that would impact the implementation of this program or project. If the applicant is not able to make this certification, then the applicant is not eligible to apply. Please do not fill out or submit a CalHome application. If the applicant has questions about pending lawsuits, please contact CalHome program staff prior to filling out the CalHome application.

Subsection E & F.

Self-explanatory.

Subsection G.

Applicant should read the Program Regulations sections regarding the administrative requirements for each specific activity for which it applies and make sure that it is capable of performing the activities listed.

EXHIBIT A – Attachment Checklist

All applicants must fill out this exhibit. It assists the preparer in ensuring that all applicable attachments and exhibits accompany the application when it is submitted to HCD. CalHome staff also use it to determine whether an application is complete at the time of submission. Please ensure that all attachments and supporting documentation are included with your application.

Include this form in the application behind a tab marked "Exhibit A".

EXHIBIT B - Legislative Representatives

Complete the form then submit the form in the application behind a tab marked Attachment 5. Nonprofit applicants should list the legislative representatives for the location of the project or activity. Please make sure this information is current as of the application date.

EXHIBIT C – Sample Governing Board Resolution

This resolution must be submitted for all applicants. This is a sample of a resolution, which must be passed by the applicant's governing body, whether it is a nonprofit board, the City Council, or Board of Supervisors. The use of this resolution sample form is not required, but if another form is used, it must contain all of the elements in the sample provided.

An executed resolution must be included in the application behind a tab marked Attachment 6.

Please note the following:

- The resolution must contain all of the elements of the sample resolution.
- The current CalHome NOFA must be referenced.
- The resolution must be dated after the current NOFA issuance date.
- The resolution must authorize submittal of the application and the execution of the Standard Agreement.
- The resolution must specify the amount of CalHome funds being requested.
- The proposed activities and locations must be referenced.
- The person attesting and certifying the resolution cannot be the same person authorized in the resolution to execute documents.
- The resolution must be an original or a certified copy with a live certification.

ATTACHMENT 1 – FIRST-TIME HOMEBUYER MORTGAGE ASSISTANCE PROGRAM

Attachment 1 is required for all applicants proposing to use CalHome funds for mortgage assistance for first-time homebuyers. This would include local public agencies or localities (a local public agency or locality means a city, county, or city and county, or local public entities within the state of California that have been delegated substantially all of the locality's housing functions as referenced in Section 7716 (w)), or nonprofit corporation who wants to provide mortgage assistance to a first-time homebuyer who: (1) is purchasing a newly constructed or a resale home; or (2) is purchasing a home that needs rehabilitation.

If the applicant intends to use the funds for new construction homeownership development project costs prior to making mortgage assistance loans to eligible homebuyers, the applicant should apply with a CalHome project application for a Homeownership Development Project Loan. This attachment should not be used for the homebuyer mortgage assistance portion of a homeownership development project applied for under the CalHome Project NOFA.

Include this attachment in the application behind a tab marked Attachment 1.

Section I. Applicant Information

Identify the applicant organization.

Section II. First-Time Homebuyer Mortgage Assistance Program Experience

Subsection A.

Requires information regarding prior experience of the applicant in first-time homebuyer mortgage assistance program operation for 12 consecutive months, by calendar year. All three columns must be completed. List all funding sources used during the 12-month period for permanent financing. The purchase escrows listed must be escrows where the applicant provided services. Do not include escrows in progress or yet to be completed. Include all sources of funding, except the first mortgage, to determine the average amount of assistance provided by the applicant. Only count the experience of the applicant organization, not the experience of individual staff. If you have too many funding sources to fit in the chart, you may attach a separate chart/printout; however, it must include the information, in the same order as requested in the application chart.

Subsection B.

Requires submission of a narrative of the applicant's history and experience with the proposed activity. This should be kept to one or two pages. The applicant must also include evidence of program operation. Staff must be able to tell from the documentation submitted that the applicant has operated the program for each year indicated in the chart above.

The narrative and documentation should be included in the application behind a tab marked Exhibit 1-1.

Section III. Loan Underwriting Experience

Subsection A.

For the years 2006 through 2009 only, identify the number of homebuyer loans the applicant has underwritten **and** closed (including preparation of loan documents and escrow instructions).

Section IV. Loan Servicing Experience

Subsection A.

For the years 2006 through 2009 only, identify the number of homebuyer loans closed (listed in Section IV Subsection A) for which the applicant was the named beneficiary on the loan documents (e.g., the promissory note etc.). This would include homebuyer loans closed during those years even if the loan has been repaid.

Subsection B.

The applicant should list the number of homebuyer loans in its portfolio as of April 2009. Count only loans for which the applicant is the named beneficiary and the loans are still outstanding.

Subsection C.

Enter the number of loans identified in Subsection B. above that are being directly serviced by the applicant.

Subsection D.

Enter the number of loans identified in Subsection B. above that are being serviced by a third party on behalf of the applicant.

Subsection E.

Enter the number of homebuyer loans the applicant is servicing for another entity. These would be loans for which the applicant is not the named beneficiary, but has been retained by the beneficiary to perform long-term loan servicing functions.

Subsection F.

If zero loans have been entered in C, D, and E, the applicant must submit a narrative describing how long-term loan servicing functions will be provided, funded and the procedures for implementing loan servicing operations for the CalHome loans. **In addition** to the narrative, the applicant must provide at least one of the following:

- a budget for contracting for loan servicing with a third party who is in the business of loan servicing. The budget should project five years funding; or
- a commitment letter from a third party, who is in the business of loan servicing, willing to provide loan servicing at no cost to the applicant; or
- the résumé of a current employee(s) of the applicant that describes the employee(s) experience in homeowner loan servicing. Typically, this would be the prior experience of an employee who performed loan servicing for another employer and has the ability to perform these services for the applicant organization. This does not mean a potential employee or the promise to hire an employee with this experience. The employee must be a current employee of the organization employed prior to or as of the date of the NOFA. Future loan servicing is the only category where HCD will consider the experience of a current employee in evaluating applicant's experience.

The narrative and documentation should be included in the application behind a tab marked Exhibit 1-2.

Section V. Program Targeting

Subsection A.

Enter the estimated number of units to be assisted under this application.

Subsection B.

Answer yes only if all CalHome assisted units will be located within a federally defined qualified census tract. If you answer yes, you must list the qualified census tract numbers in which the CalHome-assisted program will be operated. If the program will be operated in more than one census tract, list all applicable census tracts. If census tract numbers are not identified in the application or the census tract numbers identified are not eligible, no points will be given for this factor in the rating of the application. When census tracts are listed, the Standard Agreement with HCD will

restrict loan funding to the tract(s) listed in the application. HCD may approve the addition of census tracts after the execution of the Standard Agreement. Please refer to Application Training Manual Appendix B for a listing of eligible census tracts.

Subsection C.

Identify whether or not the program will be operated entirely within a designated redevelopment area under the jurisdiction of a local redevelopment agency. If yes, you must attach a redevelopment area map and clearly indicate on the map the location(s) of the proposed CalHome program operation. If the map is not identifiable as an official redevelopment agency map and the program is not clearly identified as falling within the boundaries of the redevelopment area, no points will be given for this factor in the rating of the application. If the program is proposed in a redevelopment area, the Standard Agreement with HCD will restrict loan funding to the redevelopment area designated. HCD may approve the addition of redevelopment areas after the execution of the Standard Agreement.

If yes, the map should be included in the application behind a tab marked Exhibit 1-3.

Subsection D.

This section is to be completed by nonprofit corporations only. Localities shall operate their programs or projects within its jurisdictional boundaries. Nonprofit shall operate their program or project within a county or counties in which it has developed a project or operated a housing program within the past 4 years or in a county or counties for which the nonprofit has an existing 523 Self-Help Technical Assistance Grant Agreement with the United States Department of Agriculture (USDA).

Subsection E.

Please provide the data source used to set program sales price/value limits. Typical sources might be the FHA 203b loan limits; or the California Association of Realtors (CAR) monthly county median sales prices; or DataQuick.

Section VI. Financing and Affordability

Subsection A.

You are asked to describe the proposed sources of permanent financing that will be available or are expected to be available to first-time homebuyers. Please check all that apply. The choices are:

- Conventional
- FHA means FHA-insured loans
- CalHFA means loans administered and funded by the California Housing Finance Agency

- USDA-Rural Development means loans administered and funded by the U.S. Department of Agriculture-Rural Development Program
- Federal HOME means a loan, grant or other subsidy provided through a program funded by the HUD Federal Home Investment Partnerships Program
- Redevelopment Agency (RDA)
- And/or a source not described above

The chart then asks you to name each proposed source of permanent financing and the proposed lien position for that funding source. Note: CalHome loans are to be recorded in the first lien position behind the last performing loan. For example:

Source of Financing	Proposed Lien Position
CalHFA or Conventional	1st
CalHome	2nd
FHLB-AHP or Redevelopment Agency	3rd

In the example, a first-time homebuyers might be receiving either a CalHFA loan or a conventional loan as the first mortgage position lender and an AHP or RDA loan/grant as the third position lender behind the CalHome loan. The purpose of this table is to provide CalHome staff with an understanding of your program structure. Staff is aware these proposed financing sources are subject to change.

Subsection B.

This section is a demonstration of the feasibility of the funding sources that have been identified in Subsection A. above.

1. On the first line, indicate what you think will be the average sales price of homes to be purchased under your program, less any applicant required homebuyer equity contribution. As an example consider a $200,000 house where the buyer contributes the closing costs.
2. On the second line, enter the average amount of CalHome assistance to be provided under the program. In this Program NOFA $60,000 is the maximum CalHome assistance.
3. On the third line, enter the average amount per unit of all other subordinate mortgage assistance to be provided to homebuyers, if any. (Note: subordinate financing must defer principal and interest payments for the term of the CalHome loan.)
4. On the fourth line, subtract the amount(s) on lines 2 and 3 from line 1. This results in the average amount of first mortgage financing a homebuyer will need, which will be $140,000 in this example.
5. The fifth line asks for an estimate of the monthly mortgage payment (PITI= Principal, Interest, Taxes, and Insurance) required for the amount of mortgage

identified on line 4. For purposes of this application, we ask that mortgage payments be based on a 6% loan, amortized for 30 years. This means multiplying the estimated mortgage amount by the payment factor of **.006**. Payment factors are published in mortgage manuals and interest rate charts. The result will be the monthly principal and interest payment:

$	140,000	mortgage amount
	x .006	
$	840	monthly principal & interest payment

Property tax payments should be estimated at 1.25% of sales price per year, divided by 12:

$200,000 x .0125 ÷ 12 = $208 per month

Homeowner's insurance should be calculated at .35% of sales price per year, divided by 12:

$200,000 x .0035 ÷ 12 = $58

In this example then, the PITI or monthly mortgage payment would be:

$840	principal and interest payment
208	property taxes
58	homeowner's insurance
$1106	monthly mortgage payment (PITI)

The amount of $1106 would be entered on line 5. To determine the amount of annual gross income necessary to support that monthly housing payment, divide the payment by 30%, and then multiply by 12:

$1106 ÷ .30 x 12 = $44,240

6. $44,240 would be entered on the sixth line as the amount of gross annual income necessary to support the monthly housing costs associated with a $140,000 mortgage and a purchase price of $200,000.

Or:

Expected Average Sales Price, Less Homebuyer Equity:	$ 200,000
Less Average CalHome Mortgage Assistance to be given:	$ 60,000
Less Average Other Mortgage Assistance to be received, if any:	$ 0
Average First Mortgage:	$ 140,000
Estimated Monthly Payment on First Mortgage (PITI):	$ 1106

Annual Income Needed to Support above Payment $_____44,240
(Based on the homebuyer paying 30% of gross annual income for PITI)

Section VII: Homebuyer Education

The CalHome Program requires that homebuyer education classes be completed by all first-time homebuyers and defines the minimum standards the education program must meet.

Subsection A.

Do you currently have a homebuyer education program? If the applicant is awarded CalHome funds, the Recipient will be required to submit a Homebuyer Education Plan that meets the requirements as specified in Section 7722 to the Department for review and approval.

Section VIII: Bonus Points

New Policy Objectives

Subsection B. Targeting energy efficient homeownership:

Encouraging housing units that will be or are energy efficient by creation of Energy-Star rated housing it will directly benefit low-income individuals and families by reducing energy bills and creating healthier living environments. Bonus points will be given in the scoring for applicants that use their mortgage assistance loans exclusively for home purchases transaction where the units purchased are energy efficient. The Department is encouraging the use of Green building features. To qualify for bonus points applicants will self certify their activity on form 3A. (Attach as **Bonus Exhibit A**)

Subsection C. Targeting homeownership units that meet universal design standards;

By encouraging housing units that meet the universal design standards, recipients are making an effort to reach all low-income individuals and households who may be searching for homeownership. Without the following requirements a special needs household may not be able to find affordable housing. Bonus points will be given in the scoring for applicants that use their mortgage assistance loans exclusively for home purchase transaction where the units purchased are developed by using the following universal design standards:

- Provide at least one no-step entrance with beveled threshold. This may be at the front, side or back of the unit.
- Make doorways throughout the unit at least 32 inches wide and hallways at least 36 inches clear width.

- Reinforce wall around the toilet, bathtub and shower stall in order that grab bars may be added now or at a later time, if needed.
- Install light switches and electrical controls no higher than 48 inches and electrical plugs no lower than 15 inches above the floor.
- Install lever handles on all doors and plumbing fixtures. (Attach as **Bonus Exhibit B**)

ATTACHMENT 2 – OWNER-OCCUPIED REHABILITATION PROGRAM

Attachment 2 is required for all applicants proposing to use CalHome funds for loans to owner-occupants for rehabilitation of substandard properties. Applicants may only apply for funding under this attachment when it will be operating an owner occupied rehabilitation program.

Include this attachment in the application behind a tab marked Attachment 2.

Section I. Applicant Information

Identify the applicant organization.

Section II. Owner-Occupied Rehabilitation Program Experience

Subsection A.

Requires information regarding prior experience of the applicant in owner-occupied rehabilitation program operation for 12 consecutive months, by calendar year. All four columns must be completed. List all funding sources used during the 12-month period for rehabilitation financing. The number of home rehabilitations completed should only include those where the applicant provided the rehabilitation services. Do not include rehabilitations in progress or yet to be completed. Only count the experience of the applicant organization, not the experience of individual staff. If you have too many funding sources to fit in the chart, you may attach a separate chart/printout; however, it must include the information, in the same order as requested in the application chart. List the average amount of assistance from all sources to the homeowners whose homes were listed on the chart.

Subsection B.

Requires submission of a narrative of the applicant's history and experience with the proposed activity. This should be kept to one or two pages. The applicant must also include evidence of program operation. Staff must be able to tell from the documentation submitted that the applicant has operated the program for each year indicated in the chart above.

The narrative and documentation should be included in the application behind a tab marked Exhibit 2-1.

Section III. Loan Underwriting Experience

Subsection A.

For the years 2004 through 2007 only, identify the number of homeowner rehabilitation loans the applicant has underwritten **and** closed (including preparation of loan documents and escrow instructions). Loans may only be counted when the applicant provided the rehabilitation services.

Section IV. Loan Servicing Experience

Subsection A.

For the years 2004 through 2007 only, identify the number of homeowner loans closed (listed in Section IV, Subsection A) for which the applicant was the named beneficiary on the loan documents (e.g., the promissory note, etc.). This would include homeowner loans closed during those years even if the loan has been repaid.

Subsection B.

The applicant should list the number of homeowner loans in its portfolio as of April 2008.

Subsection C.

Enter the number of loans identified in Subsection B., above, that are being directly serviced by the applicant.

Subsection D.

Enter the number of loans identified in Subsection B. above that are being serviced by a third party on behalf of the applicant.

Subsection E.

Enter the number of homeowner loans the applicant is servicing for another entity. These would be loans for which the applicant is not the named beneficiary, but has been retained by the beneficiary to perform long-term loan servicing functions.

Subsection F.

If zero loans have been entered in C, D, and E, the applicant must submit a narrative describing how long-term loan servicing functions will be provided, funded and the procedures for implementing loan servicing operations for the CalHome loans. **In addition** to the narrative, the applicant must provide at least one of the following:

- a budget for contracting for loan servicing with a third party who is in the business of loan servicing – the budget should project five years funding; or
- a commitment letter from a third party, who is in the business of loan servicing, willing to provide loan servicing at no cost to the applicant; or
- the résumé of a current employee(s) of the applicant that describes the employee(s) experience in homeowner loan servicing – typically this would be the prior experience of an employee who performed loan servicing for another employer and has the ability to perform these services for the applicant organization. This does not mean a potential employee or the promise to hire an employee with this experience. The employee must be a current employee of the organization employed prior to or as of the date of the NOFA. Future loan servicing is the only category where HCD will consider the experience of a current employee in evaluating applicant's experience.

The narrative and documentation should be included in the application behind a tab marked Exhibit 2-2.

Section V. Program Targeting

Subsection A.

Enter the estimated number of homeowners to be assisted under this application.

Subsection B.

Answer yes only if all CalHome assisted units will be located within a federally defined qualified census tract. If you answer yes, you must list the qualified census tract numbers in which the CalHome-assisted program will be operated. If the program will be operated in more than one census tract, list all applicable census tracts. If census tract numbers are not identified in the application or the census tract numbers identified are not eligible, no points will be given for this factor in the rating of the application. When census tracts are listed, the Standard Agreement with HCD will restrict loan funding to the tract(s) listed in the application. Please refer to Application Training Manual Appendix B for a listing of eligible census tracts.

Subsection C.

Identify whether or not the program will be operated entirely within a designated redevelopment area under the jurisdiction of a local redevelopment agency. If yes, you must attach a redevelopment area map and clearly indicate on the map the location(s) of the proposed CalHome program operation. If the map is not identifiable as an official redevelopment agency map and the program is not clearly identified as falling within the boundaries of the redevelopment area, no points will be given for this factor in the rating

of the application. If the program is proposed in a redevelopment area, the Standard Agreement with HCD will restrict loan funding to the redevelopment area designated. **If yes, the map should be included in the application behind a tab marked Exhibit 2-3.**

Subsection D.

This section is to be completed by nonprofit corporations only. Localities shall operate their programs or projects within its jurisdictional boundaries. Nonprofit shall operate their program or project within a county in which it has developed a project or operated a housing program within the past four years or in a county for which the nonprofit has an existing 523 Self-Help Technical Assistance Grant Agreement with the United States Department of Agriculture (USDA).

Section VI.: Financing

Subsection A.

You are asked to describe the proposed sources of permanent financing that will be available or are expected to be available to first-time homebuyers. Please check all that apply. The choices are:

- Federal HOME means a loan, grant or other subsidy provided through a program funded by the HUD Federal Home Investment Partnerships Program
- Redevelopment Agency
- And/or a source not described above chart then asks you to name each source of financing and the proposed lien position for that funding source. Note that CalHome loans will be in a lien position behind the existing liens only. Do not include CalHome loan in the chart. For example:

Source of Financing	Proposed Lien Position
Federal HOME funds	3rd
Redevelopment agency	4th

In this example, the homeowner might have an existing first mortgage, the CalHome loan would be a 2nd, Federal HOME funds would provide a 3rd, and Redevelopment Agency funds would provide a 4th. The purpose of this table is to provide CalHome staff with an understanding of your program structure. Staff is aware these proposed financing sources are subject to change.

CALHOME PROGRAM 2009

Application Training Manual

Appendices

Appendix A Non-metropolitan Counties and Census Tracts Eligible as Rural

Appendix B Qualified Census Tracts for Community Revitalization

Appendix A

CalHome Program 2009 Eligible and Ineligible Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as
"Rural" pursuant to Health and Safety Code Section 50199.21
Effective January 1, 2007

Nonmetropolitan Counties	Rural Census Tracts
Alpine	Entire county is rural.
Amador	Entire county is rural.
Calaveras	Entire county is rural.
Colusa	Entire county is rural.
Del Notre	Entire county is rural.
Glenn	Entire county is rural.
Humboldt	Entire County is rural.
Imperial	Entire County is rural.
Inyo	Entire county is rural
Lake	Entire county is rural.
Lassen	Entire county is rural.
Mariposa	Entire county is rural.
Mendocino	Entire county is rural.
Modoc	Entire county is rural
Mono	Entire county is rural
Nevada	Entire county is rural
Plumas	Entire county is rural
San Benito	Entire county is rural
Sierra	Entire county is rural.
Siskiyou	Entire county is rural.

Appendix A

CalHome Program 2009 Eligible and Ineligible Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as
"Rural" pursuant to Health and Safety Code Section 50199.21
Effective January 1, 2007

Tehama	Entire county is rural.
Trinity	Entire county is rural.
Tuolumne	Entire county is rural.

This list contains information on census tracts in metropolitan counties which are eligible as “rural” as defined in Health and Safety Code Section 50199.21. There is a separate list of non-metropolitan counties.

The listed ineligible census tracts are ineligible or partially ineligible for one of two reasons: they are in either whole or in part:

1. Tracts in urbanized areas, as designated by the U.S. Census Bureau, or

2. Other tracts in cities of more than 40,000 population and adjoining unincorporated areas.

Tracts on the edges of the above areas often extend into rural areas, and any portions of such tracts which are defined as rural eligible by Rural Housing Service (RHS - formerly FmHA) are eligible as rural under Section 50199.21. Tracts, which are partially rural, based on RHS boundary lines are marked with asterisks, as follows:

* A portion of the tract is or may be RHS eligible. In some cases, all of the tract may be eligible.

Sites in tracts marked with asterisks are to be considered rural only if RHS considers the sites to be rural.

“Eligible tracts,” which are not marked with asterisks are eligible without regard to RHS eligibility. Because RHS’ population cut-off is lower than in Section 50199.21, many of these tracts are RHS ineligible.

In the following list, only a positive or negative list is given for each county; that is, either all eligible tracts are listed, or all ineligible tracts are listed. In some counties, only the ineligible (including partially ineligible) tracts are listed. In other counties, such as Los Angeles and San Mateo, which have a large number of tracts, but by comparison, relatively few eligible tracts, only the eligible or partially eligible tracts are listed. All other tracts are ineligible.

In all cases, the census tract numbers in the lists are the census tract numbers at the time of the 1990 U.S. Census.

Appendix A

CalHome Program 2009
Eligible and Ineligible Rural Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as
"Rural" pursuant to Health and Safety Code Section 50199.21

County	Ineligible Census Tracts	Eligible Census Tracts
Alameda	(The Alameda County portions of the San Francisco-Oakland Urbanized Area) All tracts not listed as eligible.	4301*, 4351.01*, 4362*, 4372*, 4511.01*, 4515.01*
Butte	(The Chico Urbanized Area) 1.01*, 1.02*,2.02*, 3*, 4*, 5.01*, 502*, 6.01*, 6.03*, 6.04*, 7*, 8*, 9*, 10*, 11*, 12*, 13*	All other tracts.
Contra Costa	(The Contra Costa County portions of the San Francisco-Oakland Urbanized Area; the Antioch-Pittsburg Urbanized Area) All tracts not listed as eligible.	3010, 3020.02*, 3020.03*, 3020.04*, 3031*, 3032*, 3040, 3060.02*, 3461.01*, 3461.02*, 3462.01*, 3462.02*, 3551.04*, 3551.06*, 3553.01*, 3553.02*, 3553.03*, 3553.04*
El Dorado	None	All tracts are eligible.
Fresno	(The Fresno Urbanized Area) 1, 2,3,4,5,6,7*, 8*, 9*, 10*, 11, 12.01*, 12.02*,13.01, 13.02, 14.03*, 14.04*, 14.05*, 14.06*, 15*, 18*, 19*, 20*, 24, 25.01, 25.02, 26.01, 26.02, 27.01, 27.02, 28, 29.01*, 29.02*, 30.01*, 30.02*, 31.01*, 31.02*, 32.01*, 32.02*, 33*, 34, 35, 36,37, 38.01* 38.03*, 38.04*, 38.05*, 38.06*, 42.05, 42.06, 42.07*, 42.09*, 42.10, 42.11, 42.12, 43.01*, 43.02*, 43.03*, 44.04, 44.05, 44.06, 44.07*, 45.03*, 45.04*, 45.05*, 45.06*, 46.01, 46.02*, 47.01, 47.03, 47.04, 48, 49*, 50*, 51, 52.01, 52.02*, 53.01, 53.02, 53.04, 53.05, 54.03, 54.04, 54.05, 54.06, 54.07, 54.08*, 55.03*, 55.04*, 55.05*, 55.06*, 55.07, 55.08*, 55.09*, 55.10, 55.11*, 55.12*, 55.13, 55.14, 55.15*, 56.02, 56.04*, 56.05, 56.06, 57.01, 57.02, 57.03, 57.04, 58.01*, 58.02, 58.03*, 59.04*	All other tracts.
Kern	Bakersfield Urbanized Area: 1.01*, 1.02, 2, 3, 4*, 5.03*, 5.05, 5.06*, 5.07*, 6, 7*, 8, 9.02, 9.03, 9.04*, 9.06*, 9.07*, 9.08, 9.09*, 9.10*, 10, 12.01*, 12.02*, 13*, 14*, 15*, 16, 17, 18.01, 18.02, 19.01*, 19.02, 20, 21, 22, 23.01*, 23.02*, 24*, 25*, 26*, 27*, 28.04, 28.06, 28.07*, 28.08, 28.11, 28.12*, 28.13*, 28.14, 28.15, 28.16, 28.17, 28.18, 28.19, 28.20, 28.21, 29, 30*, 31.03*, 31.12, 31.13, 31.14*, 31.15, 31.21*, 31.22, 31.23, 31.24, 32.01*, 32.02*, 46.01, 46.02*, 48*, 49.01, 49.02, 50*, 51.03*, 51.04*, 62	All other tracts.
Kings	Hanford Area: 6.01*, 6.02*, 7.01*, 7.02*, 8*, 9, 10.01*, 10.02*, 10.03*,11*, 12*	All other tracts.
Los Angeles	(The Los Angeles County portions of the Los Angeles Urbanized Area; the Los Angeles County portion of the Oxnard-Ventura Urbanized Area; the Lancaster-Palmdale Urbanized Area) All tracts not listed as eligible.	5990, 5991*, 9001.01*, 9001.02, 9002.00*, 9003.00*, 9009.00*, 9010.04*, 9011.01*, 9011.02*, 9012.03, 9012.04, 9012.05*, 9012.07*

County	Ineligible Census Tracts	Eligible Census Tracts
Madera	5.02*, 5.03*, 5.06*, 5.07*, 5.08*, 5.09*, 6.01*, 6.02, 7*, 8, 9*,	All tracts are eligible.
Marin	(The Marin County portions of the San Francisco-Oakland Urbanized Area) All tracts not listed as eligible.	1011*, 1012*, 1031*, 1032*, 1042*, 1043*, 1050*, 1060.01*, 1060.02*, 1070*, 1081*, 1082*, 1090*, 1101*, 1102*, 1121*, 1130, 1141*, 1142*, 1150*, 1182*, 1191*, 1192*, 1200*, 1211*, 1212*, 1261*, 1262*, 1270*, 1282*, 1310, 1321, 1322*, 1330
Merced	The Merced Urbanized Area: 9.01*, 9.02*, 10.02*, 10.03*, 10.04, 10.05*, 11.01, 11.02*, 12*, 13.01, 13.02, 14.01*, 14.02*, 15.01*, 15.02, 15.03, 16.01*, 16.02*, 17*, 18.01*, 18.02*,	All other tracts.
Monterey	(The Salinas Urbanized Area; the Seaside-Monterey Urbanized Area)	101.01*, 101.02*, 102.01*, 102.02*, 105.01*, 105.04*, 106.06*, 107.01, 107.02, 111.01*, 111.02*, 110*, 113.01*, 114*, 116*, 117*, 132*, 141.01*,
Napa	Napa County portion of the San Francisco-Oakland Urbanized Area; the Napa Urbanized Area: 2001, 2002.01, 2002.02, 2002.03, 2003*, 2004*, 2005.01, 2005.02, 2005.03, 2006*, 2007.01*, 2007.02*, 2007.03*, 2008.01*, 2008.02*, 2009*, 2011*, 2012*	All other tracts.
Orange	(The Orange County portions of the Los Angeles Urbanized Area) All tracts not listed as eligible.	14.03*, 14.04*, 15.01*, 15.03*, 15.04, 15.05*, 15.06*, 15.07, 117.09*, 117.17*, 218.14*, 218.15*, 320.23*, 422.01*, 422.03*, 422.05*, 422.06*, 423.05*, 423.10*, 423.11*, 423.12, 423.13, 423.23*, 423.24*, 423.38, 423.39, 626.21*, 758.09*, 758.10*, 878.01*, 878.02*, 878.03*, 878.05*, 878.06*, 879.01*, 879.02*, 881.01*, 881.04*, 881.05*, 881.06*, 1101.02*, 1100.06*, 1100.07*, 1100.08*, 1100.14, 1100.15*, 1101.01*, 1101.02*, 1101.06*, 1101.08, 1101.13*, 1101.17*, 1103.01*, 1103.04*,
Placer	The Placer County portions of the Sacramento Urbanized Area: 206.01*, 206.02*, 207.02, 207.03*, 207.04, 207.05*, 208, 209.01, 209.02*, 210.03*, 210.04*, 210.05*, 210.06, 210.07, 210.08, 211.01*, 211.02*, 211.03, 211.04, 211.05, 211.06, 211.07*, 211.08, 211.09*, 212*	All other tracts

County	Ineligible Census Tracts	Eligible Census Tracts
Riverside	(The Riverside County portions of the Riverside-San Bernardino Urbanized Area; the Hemet-San Jacinto Urbanized Area; the Indio-Coachella Urbanized Area; the Palm Springs Urbanized Area; Temecula area and Murrieta area) All tracts not listed as eligible.	100*, 106*, 108*, 109*, 401*, 403.01*, 403.02*, 403.03*, 406.02*, 410.04*, 414.04*, 414.09*, 419.04*, 420.07*, 420.08, 420.09, 420.10*, 422.05*, 422.06*, 422.09*, 422.13*, 422.14*, 423*, 424.01*, 424.12*, 425.11*, 425.12*, 426.02*, 426.03, 427.06, 427.098, 427.10, 427.11, 427.12, 427.13, 427.15*, 427.16*, 427.17*, 427.18*, 427.19*, 427.20*, 427.21*, 427.22*, 427.23*, 428*, 429.91*, 429.02*, 429.03, 429.04*, 430.04*, 430.05, 432.03*,432.08*, 432.10*, 432.13*, 432.14*,432.15*, 432.24*, 433.04*, 435.04*, 435.06*, 435.07*, 435.08*, 435.09*, 435.10, 437.01*, 437.04*, 438.03*, 438.05*, 438.06*, 438.07*, 438.08*, 438.09*, 439*, 441.01, 441.02, 441.03*, 441.04*, 442, 443*, 447.02*, 449.04*, 449.01*, 449.06*, 450*, 451.06*, 451.08*, 451.12*, 451.13*, 452.03*, 452.04*, 452.05*, 452.06*, 452.08*, 454*, 456.03 444.01*, 444.02*, 444.03*, 445.03*, 445.04*, 445.05*, 445.06*, 445.07*, 445.08, 459*, 460*, 464.01*, 464.03*, 464.04*, 464.05*,
Sacramento	(The Sacramento County portions of the Sacramento Urbanized Area) All tracts not listed as eligible.	70.08*, 71*, 72.02*, 72.06*, 72.07*, 74.14*, 74.17, 74.18, 74.19, 74.20, 74.21, 74.25, 81.17, 81.19*, 81.22, 81.27*, 81.30*, 81.31*, 81.33, 81.34*, 81.39*, 81.44, 81.45*, 85.03*, 86*, 92*, 93.05*, 93.07, 93.08, 93.09, 93.10, 93.14, 93.16, 93.17, 93.18, 93.19, 93.20, 93.21, 93.22, 93.23, 94.01, 94.02, 94.03*, 94.04*, 94.05*, 94.06, 95.01*, 95.02*, 95.03*, 95.04*, 96.01*, 96.04*, 96.05*, 97, 98
San Bernardino	The San Bernardino County portions of the Los Angeles Urbanized Area; the San Bernardino County portions of the Riverside-San Bernardino Urbanized Area; the Hesperia-Apple Valley-Victorville Urbanized Area: All tracts not listed as eligible.	2.01*, 2.02, 3.01, 3.03*, 3.04*, 4.01*, 4.02*, 5*, 19*, 89.01, 91.04*, 91.05*, 91.06, 91.07, 92*, 93*, 94*, 97.07*, 97.08*, 97.12*, 100.04*, 100.17*, 100.24*, 103, 104.02*, 104.03*, 104.05*, 104.09*, 104.10*, 104.11*, 104.12*, 104.13*, 104.14*, 104.15*, 104.16*, 105, 106, 107, 108.01*, 108.02*, 109*, 110*, 111*, 112.01*, 112.02, 113*, 114*, 115*, 116, 117*, 118, 119*, 121*, 9401*

County	Ineligible Census Tracts	Eligible Census Tracts
San Diego	(The San Diego Urbanized Area) All tracts not listed as eligible.	100.04*, 122*, 134.01*, 155.01*, 155.02*, 166.07*, 166.08*, 168.02*, 168.09*, 169.01*, 169.02, 170.20*, 170.21*, 170.29*, 170.30*, 171.05*, 171.06*, 173.06*, 188.01, 188.02*, 188.03*, 189.03, 189.04, 189.05, 189.06, 190.01*, 191.03*, 191.05*, 191.06*, 191.07*, 192.07*, 192.08*, 207.05*, 207.06*, 207.08*, 208.01*, 208.07*, 208.08*, 209.02*, 209.03, 209.04*, 210*, 211, 212.02, 212.03*, 212.14*, 213.02*, 213.03*, 213.04*,
San Francisco	All tracts	None
San Joaquin	(The Stockton Urbanized Area; the Lodi Urbanized Area; the Manteca Area; the Tracy area) All tracts not listed as eligible.	8*, 10*, 11.01*, 11.02*,13*, 14*, 15*, 16*, 17*, 18*, 20*, 21*, 22*, 24*, 25.01*, 28*, 29.01, 27.02, 31.06*, 31.09*, 31.10*, 31.11*, 32.03*, 32.05*, 32.08*, 32.10*, 32.15*, 33.11*, 34.03*, 34.08*, 35*, 36.01, 36.02, 37*, 38.01*, 38.02*, 38.03*, 39*, 40.01*, 41.02*, 44.02*, 46*, 47.01, 47.02, 48, 49.01, 49.02, 50.01*, 50.03*, 50.04*, 51.06*, 51.11*, 51.12*, 51.13*, 51.14*, 51.18*, 51.19*, 52.02*, 52.03*, 52.05*, 55*
San Luis Obispo	(The San Luis Obispo Urbanized Area) 109.01*, 109.02, 110*, 111.01, 111.02, 111.03*, 112*, 113*, 115.01*, 115.02*, 116*	All other tracts.
San Mateo	(The San Mateo County portion of the San Francisco-Oakland Urbanized Area) All tracts not listed as eligible.	6113*, 6132*, 6134*, 6135.01*, 6135.02*, 6136*, 6137*, 6138
Santa Barbara	(The Santa Barbara Urbanized Area; the Santa Maria Urbanized Area; the Lompoc Urbanized Area) All tracts not listed as eligible.	1.01*, 1.02*, 1.03*, 2*, 4*, 5.01*, 5.02*, 7*, 13.01*, 13.02*, 14*, 15*, 16.01, 16.02, 17.01, 17.02, 18, 19.01, 19.03, 19.05, 19.06, 20.05*, 20.06*, 20.07*, 20.08, 20.09, 20.10, 20.11*, 20.12*, 20.13*, 21.01, 21.02, 21.03, 22.11*, 23.03, 23.04, 23.05, 23.06*, 24.02*, 25, 26.03*, 26.04*, 27.03*, 28.02*, 28.05, 28.06*, 28.07*, 28.08*, 28.09*, 29.02*, 29.03*, 29.04*, 29.07*, 29.10*, 29.11*, 29.12*, 30.01*, 30.02*

County	Ineligible Census Tracts	Eligible Census Tracts
Santa Clara	(The San Jose Urbanized Area) All tracts not listed as eligible.	5127, 5125.03*, 5125.07*, 5125.06*, 5125.05*, 5126.02*, 5118, 5122*, 5038.02*, 5038.04*, 5039*, 5020.02*, 5020.01*, 5040.01*, 5041.01*, 5041.02*, 5028*, 5068.02*, 5021.01*, 5026.01*, 5026.02*, 5027.01*, 5027.02*, 5064.02*, 5065.01*, 5065.02, 5065.03, 5066.01*, 5066.03*, 5066.04*, 5066.05*, 5066.06*, 5067.01*, 5067.02, 5067.03, 5067.05*, 5077.01*, 5077.02, 5077.03*, 5078.05*, 5078.06*, 5078.07*, 5078.08*, 5080.01, 5080.02*, 5081.01*, 5081.02*, 5083.04*, 5043.08, 5042.01*, 5042.02*, 5099.01*, 5100.01*, 5100.02*, 5101*, 5102*, 5103, 5104*, 5105, 5117.01, 5117.02*, 5117.03*, 5068.01*, 5068.02*, 5069*, 5070.01, 5070.02*, 5071, 5072.03, 5072.05*, 5072.06, 5121*, 5123.04*, 5123.05*, 5123.06*, 5123.07*, 5123.08*, 5123.09*, 5124.01*, 5124.02*, 5066.04*, 5073.01*, 5073.02*, 5074.01, 5074.02*, 5075, 5076*, 5079.04*, 5032.04*, 5115*, 5116.04*, 5116.05*, 5116.06, 5116.07, 5022.02*, 5031.05*, 5033.12*, 5043.08*, 5046.01*, 5047*, 5063.01*, 5068.01*, 5068.02*, 5069*, 5092.01*, 5101*, 5119.09*, 5119.11*, 512
Santa Cruz	(The Santa Cruz Urbanized Area; the Watsonville Urbanized Area) All tracts not listed as eligible.	1105.02*, 1106*, 1203.01, 1203.02, 1204*, 1205, 1206, 1207*, 1208*, 1209, 1210, 1212*, 1213, 1214.01, 1214.02, 1214.03, 1215, 1216, 1217, 1218, 1220.01, 1220.02*, 1220.03, 1221, 1222.01*, 1222.02, 1222.03, 1223*, 1224*, 1233*
Shasta	Redding Urbanized Area: 101, 102, 103, 104, 105, 106*, 107.01, 107.02, 108.01*, 108.02*, 109, 110*, 111, 112, 113, 114*, 115*, 116*, 117, 118	All other tracts.
Solano	(The Solano County portions of the San Francisco-Oakland Urbanized Area; the Fairfield Urbanized Area; the Vacaville/Vallejo Urbanized Area) All tracts not listed as eligible.	2533, 2534.01, 2534.02, 2535, 2522.01, 2522.02*, 2523.05*, 2523.07*, 2527.02*, 2527.03, 2527.04, 2527.06, 2527.07*, 2529.03*, 2529.04, 2520, 2521.02, 2521.04, 2521.05, 2521.06, 2521.07, 2521.08, 2505.01*, 2506.01*, 2511*, 22.01*, 2522.02*, 2523.05*, 2523.09*, 2529.07*, 2531.01*

County	Ineligible Census Tracts	Eligible Census Tracts
Sonoma	(The Santa Rosa Urbanized Area; the Petaluma and Rohnert Park Areas) All tracts not listed as eligible.	1501, 1502.01, 1502.02, 1503.02, 1503.03, 1505, 1506.04*, 1507*, 1508*, 1509*, 1510*, 1511*, 1514.01, 1514.02, 1515.02*, 1515.03*, 1516*, 1526*, 1527.01*, 1527.02, 1528.01*, 1529.01*, 1530.02*, 1530.05*, 1532*, 1533, 1534.01*, 1534.03*, 1534.04*, 1535.01, 1535.02, 1536, 1537.01, 1537.02, 1537.03, 1537.04, 1537.05, 1537.06, 1538.01, 1538.02, 1538.03, 1539.01, 1539.02, 1539.03, 1540, 1541, 1542, 1543.01, 1543.02, 1524, 1531.01, 1531.02
Stanislaus	Modesto Urbanized Area; the Turlock Area. 4.02*, 4.03, 4.04, 5.03, 5.04, 5.05, 5.06, 6.01*, 6.02*, 8.01, 8.03, 8.05, 8.06, 8.07, 9.05, 9.06, 9.07, 9.08*, 9.09, 9.10, 9.11, 9.12, 10.01,10.02, 11, 12, 13, 14, 15*, 16.01, 16.03*, 16.04, 17, 18, 19, 20.03, 20.04, 21*, 22*, 23.01, 24, 36.02, 36.03*, 36.04*, 37*, 38.01, 38.02*, 38.03*, 39.04*, 39.05, 39.06*, 39.07, 39.08, 39.09	All other tracts.
Sutter	The Sutter County portions of the Yuba City Urbanized Area: 501.01*, 501.02*, 502.01*, 502.02*, 503.01, 503.02, 504*, 505.01*, 505.03, 506.01, 506.03*, 506.04	All other tracts.
Tulare	Porterville Urbanized Area: 35*, 36.01*, 36.02*, 37, 38.01*, 38.02*, 39.01*, 39.02*, 40, 41.01*, 41.02 Visalia Urbanized Area : 10.03*, 10.04*, 10.05, 10.06*, 11, 12, 13.01*, 13.02*, 17.01, 17.03*, 17.04*, 18, 19.01, 19.02, 20.02, 20.03, 20.04, 20.06*, 20.07*, 20.08, 20.09 Tulare Urbanized Area: 22.01*, 22.02, 23.02, 23.03*, 23.04, 24*, 29.01, 29.03*, 29.04, 30.01, 30.02, 31*	All other tracts.
Ventura	Ventura County portions of the Oxnard-Ventura Urbanized Area; the Simi Valley Urbanized Area. 12.01, 12.02, 13.01, 13.02*, 14.01, 14.02, 15.02, 15.03, 15.06, 15.07*, 16.01, 16.02, 17, 18, 19, 20, 21.02, 22, 23, 24, 25, 26, 27, 28, 29.01, 29.02, 30.01, 30.02, 31, 32.01, 32.02, 33, 34.01, 34.02, 35, 36.03, 36.04, 36.05, 36.07, 36.08, 37, 38, 39, 40, 41.01, 41.02, 42*, 43.02*, 44, 45.01, 45.03, 45.04, 47.02, 47.03, 47.04, 47.05, 47.06*, 49, 50.01, 50.02*, 52.01*, 52.02*, 52.03*, 53.03, 53.05, 53.06, 54.01, 54.03, 54.04, 55.02, 55.03, 55.04, 56*, 58, 59.01, 59.06, 59.07, 59.08, 59.09, 59.10, 59.11, 60*, 61, 62*, 63.01, 63.02, 64, 65, 66, 67, 68, 69, 70, 71, 72.01, 72.02, 74.02, 75.01, 75.03*, 75.04, 75.05, 75.06, 75.07, 75.08, 77, 78, 79.01, 79.03, 79.04, 80.01, 80.02, 80.04, 80.05, 81.01, 82.01, 82.02, 83.02, 83.03, 83.04, 83.05, 83.06, 84.01, 84.02, 85	All other tracts.

County	Ineligible Census Tracts	Eligible Census Tracts
Yolo	Yolo County portions of the Sacramento Urbanized Area; the Davis Urbanized Area, Woodland	101.01, 101.02, 102.01, 102.03, 102.04, 103, 104, 113, 114, 115
	105.01*, 105.05*, 105.06*, 105.07, 105.08, 105.09, 105.10, 106.02, 106.05, 106.06, 106.07, 106. 8, 107.01, 107.03, 107.04, 108, 109.01, 109.02, 110.01, 110.02, 111.01, 111.02, 111.03, 112.02, 112.03, 112.04, 112.05, 112.06*	
Yuba	(The Yuba County portions of the Yuba City Urbanized Area) 401*, 402*, 403, 404*, 405*, 406*, 407*,	All other tracts.

Appendix B

CalHome Program 2009 Qualified Census Tracts for Community Revitalization

County

Alameda: 4007.00, 4008.00, 4009.00, 4010.00, 4011.00, 4013.00, 4014.00, 4015.00, 4016.00, 4017.00, 4018.00, 4021.00, 4022.00, 4024.00, 4025.00, 4026.00, 4027.00, 4028.00, 4029.00, 4030.00, 4031.00, 4033.00, 4034.00, 4054.00, 4057.00, 4058.00, 4059.00, 4060.00, 4061.00, 4062.01, 4062.02, 4063.00,4065.00, 4066.00, 4070.00, 4072.00, 4073.00, 4074.00, 4075.00, 4076.00, 4084.00, 4085.00, 4086.00, 4087.00, 4088.00, 4089.00, 4090.00, 4091.00, 4092.00, 4093.00, 4094.00, 4095.00, 4096.00, 4097.00, 4101.00, 4102.00, 4103.00, 4204.00, 4224.00, 4225.00, 4226.00, 4227.00, 4228.00, 4229.00, 4232.00, 4235.00, 4236.02, 4240.01, 4240.02, 4340.00, 4375.00, 4377.00

Alpine: No Qualified Census Tracts

Amador: No Qualified Census Tracts

Butte: 5.02, 6.03, 6.04, 10.00, 0011.00, 12.00, 25.00, 28.00, 30.00

Calaveras: No Qualified Census Tracts

Colusa: No Qualified Census Tracts

Contra Costa: 3050.00, 3072.02, 3100.00, 3120.00, 3141.04, 3160.00, 3280.00, 3361.01, 3361.02, 3650.02, 3672.00, 3680.00, 3690.01, 3730.00, 3750.00, 3760.00, 3770.00, 3790.00

Del Norte: 1.01

El Dorado: 301.01

Fresno: 1.00, 2.00, 3.00, 4.00, 5.00, 6.00, 8.00, 9.00, 10.00, 11.00, 12.01, 12.02, 13.02, 14.05, 20.00, 24.00, 25.01, 25.02, 26.01, 27.02, 28.00, 29.02, 47.04, 52.02, 54.03, 65.00, 68.01, 83.01, 83.02

Glenn: No Qualified Census Tracts

Humboldt: 1.00, 2.00, 5.00, 10.00, 12.00, 101.01

Imperial: 104.00, 114.00, 115.00, 121.00, 125.00

Inyo: No Qualified Census Tracts

Kern: 4.00, 6.00, 11.03, 12.01, 12.02, 13.00, 14.00, 15.00, 16.00, 19.02, 20.00, 21.00, 22.00, 23.01, 23.02, 25.00, 44.02, 47.00, 48.00, 49.01, 53.00, 59.00, 63.01, 63.02, 64.02

Kings: 11.00, 13.00, 14.00, 16.01

Lake: 7.00, 8.00

Lassen: No Qualified Census Tracts

Los Angeles: 1047.01, 1153.02, 1174.05, 1174.06, 1175.10, 1175.20, 1193.40, 1200.20, 1200.30, 1201.01, 1201.02, 1224.10, 1230.10, 1232.03, 1232.04, 1232.05, 1232.06, 1233.03, 1234.10, 1234.20, 1235.20, 1272.20, 1275.20, 1282.10, 1283.03, 1343.05, 1835.20, 1838.10, 1838.20, 1853.20, 1864.01, 1902.00, 1903.01, 1904.00, 1905.10, 1905.20, 1907.00, 1908.00, 1909.01, 1909.02, 1910.00, 1911.10, 1911.20, 1912.01, 1912.03, 1912.04, 1913.00, 1914.10, 1914.20, 1915.00, 1916.10, 1916.20, 1917.10, 1917.20, 1918.10, 1918.20, 1925.20, 1926.10, 1926.20, 1927.00, 1956.00, 1957.10, 1957.20, 1958.02, 1971.10, 1976.00, 1977.00, 1990.00, 1991.20, 1992.01, 1992.02 1994.00, 1997.00, 1998.00, 1999.00, 2012.00, 2031.00, 2032.00, 2033.00, 2035.00, 2036.00, 2037.10, 2037.20, 2038.00, 2039.00, 2041.20, 2042.00, 2043.00, 2044.10, 2044.20, 2046.00, 2047.00, 2048.10, 2049.10, 2051.10, 2051.20, 2060.10, 2060.30, 2060.40, 2060.50, 2063.00, 2071.00, 2073.00, 2074.00, 2077.10, 2079.00, 2080.00, 2083.00, 2084.00, 2085.00, 2087.20, 2088.00, 2089.02, 2089.03, 2089.04, 2091.01, 2091.02, 2092.00, 2093.00, 2094.01, 2094.02, 2094.03, 2095.10, 2095.20, 2098.10, 2098.20, 2100.10, 2112.00, 2113.10, 2113.20, 2114.10, 2114.20, 2118.01, 2118.02, 2119.10, 2119.20, 2121.00, 2122.02, 2122.03, 2122.04, 2123.03, 2123.04, 2123.05, 2123.06, 2124.10, 2124.20, 2125.00, 2126.10, 2129.00, 2131.00, 2132.01, 2132.02, 2133.10, 2133.20, 2134.01, 2134.02, 2181.10, 2181.20, 2182.10, 2184.00, 2186.00, 2188.00, 2189.00, 2190.20, 2193.00, 2199.00, 2211.10, 2211.20, 2212.20, 2213.01, 2213.02, 2214.00, 2215.00, 2216.00, 2217.10, 2218.10, 2218.20, 2219.00, 2221.00, 2222.00, 2225.00, 2226.00, 2227.00, 2240.10, 2240.20, 2242.00, 2243.10, 2243.20, 2244.10, 2244.20, 2246.00, 2247.00, 2260.00, 2264.10, 2264.20, 2267.00, 2270.10, 2270.20, 2281.00, 2282.10, 2282.20, 2283.10, 2283.20, 2284.10, 2284.20, 2285.00, 2286.00, 2287.10, 2287.20, 2288.00, 2289.00, 2291.00, 2292.00, 2293.00, 2294.10, 2294.20, 2311.00, 2312.10, 2312.20, 2313.00, 2316.00, 2317.10, 2317.20, 2318.00, 2319.00, 2321.10, 2321.20, 2322.00, 2324.00, 2325.00, 2326.00, 2327.00, 2328.00, 2349.00, 2352.02, 2361.00, 2362.01, 2362.02, 2371.00, 2372.00, 2374.00, 2375.00, 2376.00, 2377.10, 2377.20, 2383.10, 2383.10, 2383.20, 2392.00, 2393.10, 2393.20, 2393.30, 2395.00, 2396.00, 2397.00, 2398.00, 2400.10, 2400.20, 2402.00, 2403.00, 2404.00, 2405.00, 2406.00, 2407.00, 2408.00, 2409.00, 2410.00, 2411.10, 2411.20, 2412.00, 2413.00, 2414.00, 2420.00, 2421.00, 2422.00, 2423.00, 2426.00, 2427.00, 2430.00, 2431.00, 2653.01, 2653.03, 2653.04, 2653.05, 2696.00, 2755.20, 2911.10, 2911.20, 2932.02, 2944.20, 2945.20, 2947.00, 2948.10, 2948.20, 2948.30, 2949.00, 2961.00, 2962.10, 2962.20, 2966.00, 2971.10, 2972.20, 3021.03, 3022.01, 3024.00, 3025.01, 4023.02, 4025.01, 4025.02, 4027.02, 4028.01, 4028.02, 4047.03, 4082.02, 4088.00, 4328.01, 4328.02, 4332.00, 4333.01, 4333.02, 4334.01, 4334.02, 4334.03, 4335.01, 4335.02, 4338.01, 4339.01, 4616.00, 4619.00, 4620.00, 4817.14, 4823.03, 4823.04, 4825.02, 4825.03, 5041.02, 5303.01, 5304.00, 5305.00, 5307.00, 5309.01, 5309.02, 5310.00, 5311.01, 5312.01, 5312.02, 5313.01, 5313.02, 5315.01, 5315.02, 5316.02, 5316.03, 5316.04, 5317.02, 5326.05, 5326.06, 5327.00, 5328.00, 5329.00, 5330.00, 5331.03, 5331.04, 5331.05, 5331.06, 5332.01, 5334.01, 5335.01, 5335.02, 5335.03, 5336.01, 5337.02, 5340.01, 5341.02, 5342.02, 5343.01, 5344.04, 5344.05, 5344.06, 5349.00, 5350.00, 5351.01, 5351.02, 5352.00, 5353.00, 5354.00, 5355.01, 5356.05, 5358.04, 5400.00, 5402.01, 5402.02, 5402.03, 5404.00, 5405.02, 5406.00, 5407.00, 5408.00, 5414.00, 5415.00, 5416.03, 5416.04, 5416.05, 5416.06, 5421.01, 5421.02, 5425.01, 5425.02, 5426.01, 5426.02, 5537.01, 5538.01, 5541.01, 5552.11, 5702.03, 5702.04, 5703.04, 5704.01, 5706.01, 5706.03, 5716.00, 5725.00, 5728.00, 5729.00, 5730.01, 5730.02, 5732.01, 5732.02, 5733.00, 5746.01, 5751.01, 5751.02, 5751.03, 5752.01, 5752.02, 5753.00, 5754.01, 5754.02, 5755.00, 5758.01, 5758.02, 5758.03, 5759.01, 5759.02, 5762.00, 5763.00, 5764.01, 5764.02, 5764.03, 5765.01, 5765.02, 5765.03, 5769.01, 5769.02, 6001.00, 6002.01, 6002.02, 6003.01, 6006.02, 6011.00, 6012.11, 6012.12, 6015.01, 6015.02, 6017.00, 6018.02, 6019.00, 6024.03, 6025.02, 7011.00, 9006.02, 9007.04, 9008.06, 9104.02, 9104.03, 9105.01, 9105.02

Madera: 6.02, 8.00, 9.00

Marin: 1122.00, 1290.00

Mariposa: No Qualified Census Tracts

Mendocino: No Qualified Census Tracts

Merced: 10.03, 10.05, 13.01, 13.02, 14.01, 15.02, 15.03, 16.01, 16.02, 18.02, 19.01

Modoc: No Qualified Census Tracts

Mono: No Qualified Census Tracts

Monterey: 5.00, 6.00, 7.00, 9.00, 10.00, 13.00, 106.02, 113.02, 141.01, 141.02

Napa: 2009.00

Nevada: No Qualified Census Tracts

Orange: 12.01, 13.04, 116.01, 116.02, 117.14, 117.20, 218.13, 626.14, 626.26, 626.27, 626.46, 636.04, 636.05, 637.01, 744.03, 744.05, 744.06, 744.07, 745.01, 746.01, 746.02, 748.01, 748.02, 748.05, 748.06, 749.01, 749.02, 750.02, 750.03, 750.04, 751.00, 752.02

865.02, 866.01, 869.01, 874.03, 874.04, 874.05, 875.04, 878.03, 878.06, 879.01, 891.04, 891.05, 891.06, 992.48, 992.49, 994.02, 995.02, 995.09, 995.10, 998.02, 999.04, 1105.00, 1106.06

Placer: No Qualified Census Tracts

Plumas: No Qualified Census Tracts

Riverside: 303.00, 304.00, 305.01, 305.02, 305.03, 313.00, 402.03, 402.04, 410.01, 411.00, 415.00, 416.00, 417.04, 422.02, 422.09, 422.10, 422.11, 425.04, 425.05, 425.15, 425.19, 425.20, 427.23, 428.00, 429.02, 429.04, 430.01, 430.06, 433.08, 434.01, 434.05, 435.07, 436.00, 440.00, 441.01, 442.00, 443.00, 445.07, 445.09, 445.10, 448.06, 449.15, 452.07, 453.01, 454.00, 455.01, 455.02, 456.03, 456.04, 456.05, 457.03, 457.04, 457.05, 462.00, 9401.00

Sacramento: 5.00, 6.00, 7.00, 10.00, 11.00, 12.00, 18.00, 20.00, 21.00, 22.00, 27.00, 28.00, 32.01, 36.00, 37.00, 41.00, 42.02, 42.03, 43.00, 44.01, 44.02, 45.00, 46.01, 46.02, 48.01, 49.03, 49.05, 50.02, 51.03, 52.01, 53.00, 55.02, 62.01, 62.02, 63.00, 64.00, 65.00, 66.00, 67.02, 68.00, 69.00, 70.01, 74.04, 74.13, 83.00, 88.00, 89.11, 90.07, 91.10

San Benito: No Qualified Census Tracts

San Bernardino: 3.01, 14.00, 15.00, 16.00, 22.03, 28.00, 31.00, 34.02, 37.00, 40.00, 41.00, 42.01, 42.02, 47.00, 48.00, 49.00, 50.00, 53.00, 54.00, 55.00, 56.00, 57.00, 58.00, 59.00, 62.02, 63.02, 64.01, 64.02, 65.00, 68.00, 69.00, 70.00, 72.00, 74.07, 74.08, 75.00, 76.01, 80.02, 94.00, 97.10, 97.16, 98.00, 99.01, 100.14, 100.20, 104.11, 106.00, 107.00, 117.00, 9401.00, 9405.00

San Diego: 9.00, 16.00, 21.00, 22.01, 22.02, 23.01, 23.02, 24.01, 24.02, 25.01, 26.01, 26.02, 27.07, 27.08, 27.09, 27.10, 28.01, 28.04, 29.04, 31.11, 33.02, 33.03, 34.03, 34.04, 35.01, 35.02, 36.01, 36.02, 36.03, 39.01, 39.02, 40.00, 41.00, 45.01, 45.02, 46.00, 47.00, 48.00, 49.00, 50.00, 51.00, 52.00, 53.00, 56.00, 57.00, 58.00, 62.00, 64.00, 65.00, 83.39, 83.41, 83.43, 86.00, 100.05, 100.09, 100.12, 100.13, 100.15, 101.12, 114.00, 115.00, 116.01, 116.02, 117.00, 118.01, 118.02, 119.01, 120.02, 125.00, 132.05, 139.07, 144.00, 157.01, 157.03, 158.01, 158.02, 159.01, 182.00, 184.00, 190.02, 195.01, 195.02, 202.02, 202.07, 202.12

San Francisco: 107.00, 113.00, 114.00, 115.00, 117.00, 118.00, 120.00, 121.00, 122.00, 123.00, 124.00, 125.00, 161.00, 176.01, 178.00, 179.02, 201.00, 208.00, 230.02, 231.01, 231.02, 231.03, 234.00, 332.01, 603.00, 605.02, 607.00

San Joaquin: 1.00, 3.00, 4.02, 5.00, 6.00, 7.00, 8.00, 14.00, 16.00, 17.00, 19.00, 20.00, 21.00, 22.00, 23.00, 31.13, 33.09, 34.04, 34.06, 34.07, 38.03, 39.00, 44.01, 45.00

San Luis Obispo: 109.01, 109.02, 111.01, 112.00, 114.00

San Mateo: 6102.02, 6102.03, 6106.01, 6117.00

Santa Barbara: 23.04, 24.03, 24.04, 25.00, 27.02, 29.02, 29.03, 29.11, 29.12

Santa Clara: 5008.00, 5009.01, 5009.02, 5010.00, 5015.01, 5015.02, 5016.00, 5017.00, 5019.00, 5020.02, 5031.05, 5031.10, 5031.12, 5031.13, 5032.13, 5032.14, 5036.01, 5037.06, 5037.09, 5046.01, 5116.06, 5116.07, 5126.01

Santa Cruz: 1007.00, 1010.00, 1101.00, 1103.00, 1104.00

Shasta: 101.00, 109.00, 112.00, 120.00, 121.00

Sierra: No Qualified Census Tracts

Siskiyou: 1.00, 7.02

Solano: 2507.01, 2508.00, 2509.00, 2510.00, 2516.00, 2518.02, 2525.02, 2526.06, 2526.07

Sonoma: 1520.00

Stanislaus: 3.01, 8.03, 16.01, 16.03, 16.04, 17.00, 18.00, 21.00, 22.00, 23.01, 23.02, 24.00, 31.00, 33.00, 34.00, 38.02, 38.03, 39.06, 39.08

Sutter: 501.02, 502.02

Tehama: No Qualified Census Tracts

Trinity: 4.00

Tulare: 3.02, 5.01, 6.00, 11.00, 16.01, 22.02, 26.01, 28.00, 29.01, 38.02, 40.00, 41.01, 42.00, 43.00, 44.00

Tuolumne: No Qualified Census Tracts

Ventura: 2.00, 5.00, 6.00, 23.00, 24.00, 32.01, 32.02, 34.01, 35.00, 38.00, 43.01, 45.01, 45.03, 46.00, 47.06, 50.01, 50.02

Yolo: 101.01, 101.02, 102.03, 105.01, 105.07, 105.09, 105.10, 106.02, 106.08, 107.01, 107.03

Yuba: 401.00, 403.00, 404.00