



APPROVED
BY THE CITY COUNCIL

JUN 3 1997

May 21, 1997
OFFICE OF THE
CITY CLERK

5.4



City Council and Housing Authority
of the City of Sacramento
Sacramento, California

Honorable Members in Session:

SUBJECT: SACRAMENTO PUBLIC HOUSING HOMEOWNERSHIP PROGRAM

LOCATION AND COUNCIL DISTRICT: City

RECOMMENDATION

Staff recommends approval of the attached resolution which:

- approves the Sacramento Public Housing Homeownership Program for the sale of 386 (245 in the City and 141 in the County) single-family public housing units to public housing residents or other low-income first-time homeowners;
- authorizes the issuance of a request for proposals (RFP) to private lenders for home financing;
- authorizes the issuance of an RFP to contractors for home rehabilitation;
- authorizes the convening of a selection committee to review proposals and recommend selections; and
- transfers \$100,000 of HOME funds from developers assistance funds to a fund for the rehabilitation of homes, as needed.

CONTACTS: Pat Duplechan, Director of Housing Management 440-1337
John Dangberg, Director of Community Development, 440-1357

FOR COUNCIL MEETING OF: June 3, 1997

SUMMARY

Approval of the attached resolution will authorize a new program to sell 245 single-family public housing units owned by the Housing Authority of the City of Sacramento to eligible and qualified purchasers. Priority will be given to public housing residents demonstrating the capacity to assume homeownership. The resolution also authorizes an RFP process for private lender and contractor participation in the program.

SACRAMENTO HOUSING & REDEVELOPMENT AGENCY

City Council and Housing Authority
of the City of Sacramento
May 21, 1997
Page 2

COMMISSION RECOMMENDATION

At its meeting of May 21, 1997, the Sacramento Housing and Redevelopment Commission recommended approval of the attached resolution. The votes were as follows:

AYES: Amundson, Castello, Cespedes, Dobbins, Hoag, Newsome, Harland

NOES: Rotz, Simon

ABSENT: Diepenbrock, Holloway

TABLE OF CONTENTS

PAGE

BACKGROUND	2
FINANCIAL CONSIDERATIONS	4
POLICY CONSIDERATIONS	4
ENVIRONMENTAL REVIEW	4
M/WBE CONSIDERATIONS	4
RESOLUTIONS	6
ATTACHMENT I: Map and Site Locations	9
ATTACHMENT II: Program Guidelines	14

BACKGROUND

The U.S. Department of Housing and Urban Development Department’s (HUD) Section 5(h) Homeownership Program authorizes public housing authorities to sell public housing units to eligible residents and other low-income households in order to increase homeownership opportunities and self-sufficiency.

The basic criteria for sale are that:

- homes be in good condition;
- purchasers meet certain residency status eligibility criteria;
- purchasers have the ability to meet the financial responsibilities of homeownership; and
- homes be offered to qualified purchasers in the following order
 1. Current public housing residents who reside in the home for sale;
 2. Other current residents of public housing;
 3. Current Section 8 certificate holders;
 4. Persons on the wait list for conventional public housing;
 5. Persons on the wait list for Section 8 assistance; and
 6. Low-income residents of the City

SACRAMENTO HOUSING & REDEVELOPMENT AGENCY

City Council and Housing Authority
of the City of Sacramento
May 21, 1997
Page 3

If resident-occupants do not qualify or do not wish to purchase their public housing unit, they will be offered the opportunity to transfer tenancy to another public housing unit. However, residents shall not be forced to move for purposes of this program.

Pursuant to the above directive, the Housing Authority proposes to establish the Sacramento Public Housing Homeownership Program in order to sell 245 single-family public housing units located in the city to eligible purchasers. These units, which are scattered throughout the City, are more costly to operate than multi-family units. A map and list of homes is included in Attachment I.

Prior to sale, each unit will be inspected and brought to compliance with all local building codes and housing quality standards. An RFP will be issued to contractors for rehabilitation work. In order to achieve competitive first loan financing, an RFP will be issued to prospective lenders. The selected lenders' representative will be involved along with the Housing Authority in the home buyer qualifying process.

Participating families must demonstrate a willingness and capacity to become homeowners. They will participate in the Housing Authority's Self-Sufficiency Programs, through which savings accounts for down payments are maintained, and attend home maintenance and budget management workshops. Purchasers will be required to meet private lender qualifying criteria, including credit worthiness and down payment requirements. Additional eligibility criteria include employment history, character references, rental history, and family size appropriate to the units.

Homes will be sold at fair market value as determined by an appraisal. The financing will consist of a first mortgage from a private lender and a minimum down payment of three percent of the purchase price from the purchaser. The Agency will provide a deferred-payment second loan, secured by a deed of trust, for the difference between the purchase price and the first mortgage and down payment. It is estimated that the first mortgage, based on the qualified family's income, will cover from 50 to 80 percent of the appraised value of the home. The Agency's loan will be structured to recapture any windfall profit from a subsequent sale of the home.

The Sacramento Public Housing Homeownership Program will be a collaborative effort of the Agency's Housing Authority and Community Development Department. The Housing Authority will administer marketing, resident eligibility and selection, contract performance, and financial operations. Community Development Department's Housing Development and Preservation staff will secure Agency program approval, initiate resident surveys, obtain private lender and contractor participation through an RFP, supervise lending functions and oversee the rehabilitation process. The Sacramento Home Loan Counseling Center will provide homeownership training and education.

SACRAMENTO HOUSING & REDEVELOPMENT AGENCY

City Council and Housing Authority
of the City of Sacramento
May 21, 1997
Page 4

Initially, a survey will be sent to current public housing residents to determine interest in home ownership. In addition to working with those interested resident-occupants, any vacant single-family public housing units will be made available to the first pool of participants in the program. Because the homes are vacant and not subject to sale to existing tenants, they may subsequently be offered to a wider pool of buyers. There are currently 13 vacant single-family public housing units in the City (531 Morrison, 5107 Alcott, 5110 Bradford, 7604 Vallecitos, and nine units on Western Avenue) that will serve as a pilot for the program. Program guidelines are summarized in Attachment II.

FINANCIAL CONSIDERATIONS

Staff recommends the transfer of \$100,000 in City HOME funds from developers assistance to a revolving fund for the Public Housing Homeownership Program. The funds will be used for the initial program implementation and unit rehabilitation of the 13 vacant homes listed above and will be replenished through sales proceeds for continuation of the program. The bulk of these funds will be allocated for the four units located at 531 Morrison, 5107 Alcott, 5110 Bradford, and 7604 Vallecitos. The remaining nine units located on Western Avenue are currently being renovated.

Sales proceeds in excess of the repayments will be received by the Sacramento City Housing Authority for future appropriation.

POLICY CONSIDERATIONS

The recommendations in this report are consistent with HUD guidelines and meets local objectives to increase home ownership opportunities for low-income households as well as commitments to support public housing residents to achieve financial self sufficiency.

ENVIRONMENTAL REVIEW

The proposed activities are exempt from CEQA pursuant with Guidelines Section 15301(d), and 15326.

M/WBE

All Requests for Proposals will abide by the M/WBE requirements.

SACRAMENTO HOUSING & REDEVELOPMENT AGENCY

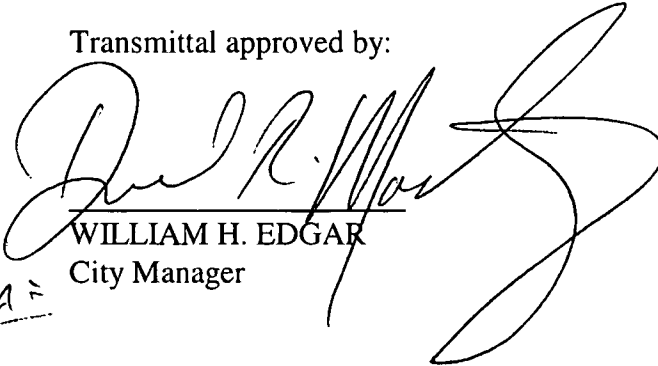
City Council and Housing Authority
of the City of Sacramento
May 21, 1997
Page 5

Respectfully submitted by,



THOMAS V. LEE
Executive Director

Transmittal approved by:



WILLIAM H. EDGAR
City Manager



APPROVED
BY THE CITY COUNCIL

JUN 3 1997

OFFICE OF THE
CITY CLERK

RESOLUTION NO. 97-303

ADOPTED BY THE SACRAMENTO CITY COUNCIL

ON DATE OF _____

PUBLIC HOUSING HOMEOWNERSHIP PROGRAM

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE COUNTY OF SACRAMENTO:

Section 1. The Public Housing Homeownership Program ("program"), which shall consist of the "Program Guidelines," attached as Attachment III, and the list of properties available under the program ("program properties"), attached as Attachment II, is approved subject to all applicable laws and regulations, including without limitation, the Homeownership Program Regulations (24 CFR Part 906) attached as Attachment I. The Executive Director is authorized to make modification in the program and Program Guidelines as necessary for program implementation and as approved by Agency Counsel.

Section 2. The Executive Director is authorized to issue a request for proposals to private lenders to provide first mortgage financing for the program. The Executive Director is authorized to convene a selection committee to review proposals and recommend selections for approval by the Sacramento Housing and Redevelopment Commission.

Section 3. The Executive Director is authorized to issue a request for bids to contractors for rehabilitation of program properties as needed, and to award contracts to the lowest responsive and responsible bidder for each project bid.

Section 4. The Executive Director is authorized to appropriate \$100,000 of HOME funds for rehabilitation of program properties.

MAYOR

ATTEST:

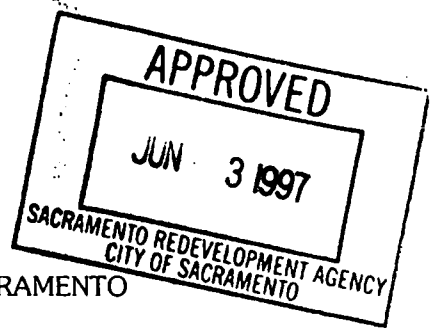
CITY CLERK

FOR CITY CLERK USE ONLY

RESOLUTION NO.: _____

DATE ADOPTED: _____

RESOLUTION NO. 97-004



ADOPTED BY THE HOUSING AUTHORITY OF THE CITY OF SACRAMENTO

ON DATE OF _____

PUBLIC HOUSING HOMEOWNERSHIP PROGRAM

NOW, THEREFORE, BE IT RESOLVED BY THE HOUSING AUTHORITY OF THE CITY OF SACRAMENTO:

Section 1. The Executive Director is authorized to appropriate \$100,000 of HOME funds for rehabilitation of program properties.

CHAIR

ATTEST

SECRETARY

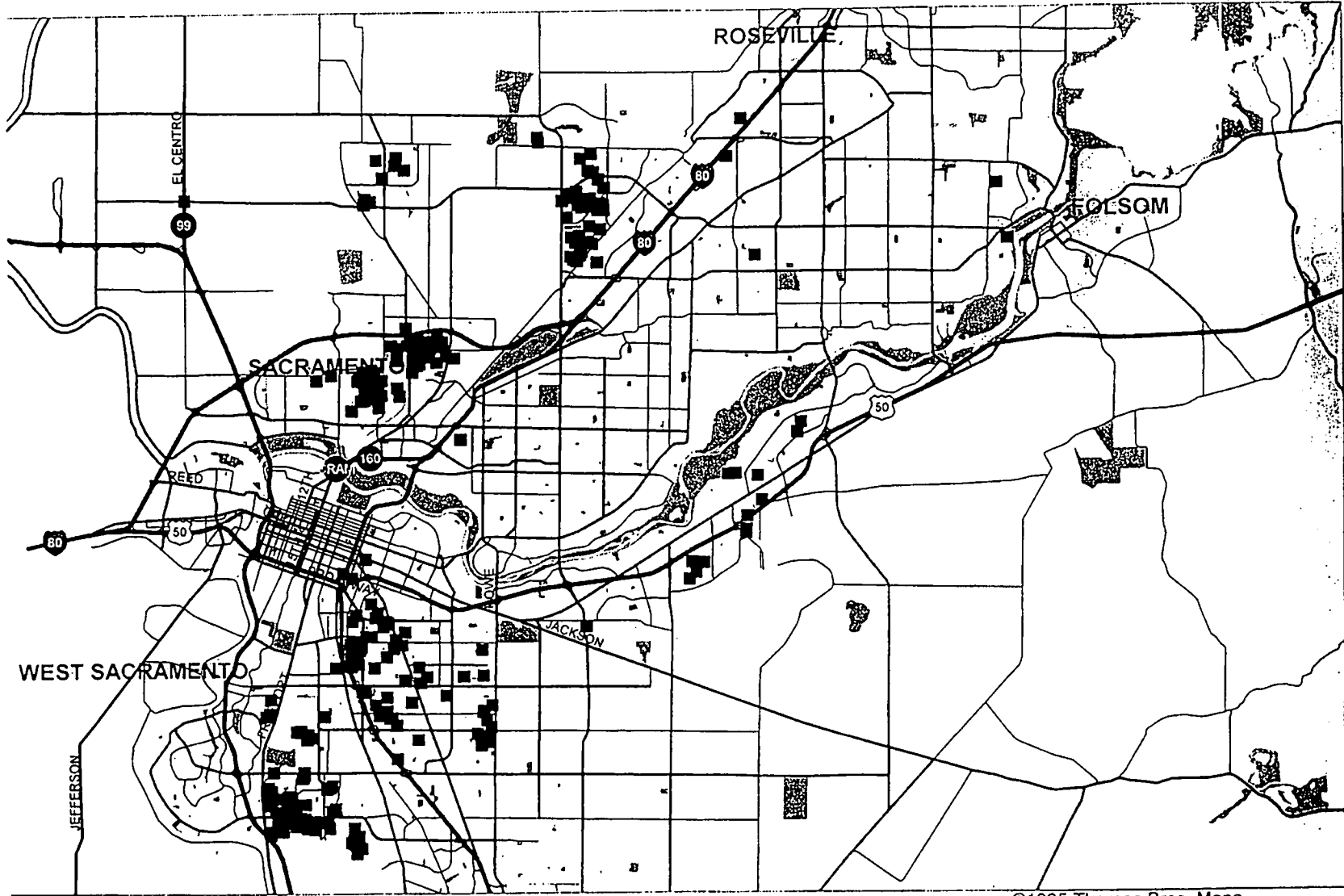
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RESOLUTION NO.: _____

DATE ADOPTED: _____



LOCATION MAP



Public Housing Scattered Sites

ST.NO	ST.NAME	SUFFIX	ZIP	ST.NO	ST.NAME	SUFFIX	ZIP
5064	10th	Av	95820	7612	51st	St	95828
3914	12th	Av	95820	5409	56th	St	95820
3988	12th	Av	95817	3641	5th	Av	95817
4714	13th	Av	95820	2131	62nd	Av	95822
7359	15th	St	95822	2125	63rd	Av	95822
3820	15th	Av	95820	2145	63rd	Av	95822
3814	15th	Av	95820	2124	63rd	Av	95822
4758	15th	Av	95820	1467	66th	Av	95822
3817	16th	Av	95820	1436	68th	Av	95822
7650	17th	Av	95820	3625	6th	Av	95817
3621	17th	Av	95820	4423	6th	Av	95820
7621	18th	St	95832	4435	6th	Av	95820
7557	18th	St	95822	4439	6th	Av	95820
7711	18th	St	95832	7351	6th	St	95673
7442	19th	St	95822	4416	7th	Av	95820
7573	19th	St	95822	4316	8th	Av	95817
7441	19th	St	95822	3837	A	St	95660
3935	1st	St	95817	10408	Abington	Wy	95670
7506	21st	St	95822	716	Acacia	Bl	95815
3605	22nd	Av	95820	706	Albemarle	Av	95673
5525	22nd	Av	95820	5107	Alcott	Dr	95820
3405	22nd	Av	95820	3844	Alder	St	95838
7676	22nd	St	95832	3808	Alder	St	95838
7689	22nd	St	95832	3812	Alder	St	95838
7670	22nd	St	95832	3816	Alder	St	95838
3611	23rd	Av	95820	3820	Alder	St	95838
2931	24th	Av	95820	3824	Alder	St	95838
3405	24th	Av	95820	3828	Alder	St	95838
4004	29th	St	95817	3832	Alder	St	95838
5001	33rd	Av	95820	3917	Alder	St	95838
1575	34th	St	95816	3913	Alder	St	95838
4309	35th	Av	95820	3909	Alder	St	95838
3925	35th	St	95820	8924	Alderson	Av	95826
4604	36th	St	95820	7885	Ann Arbor	Wy	95832
4308	36th	St	95820	212	Arcade	Bl	95815
3917	36th	St	95820	74	Arcade	Bl	95815
5221	37th	Av	95824	272	Arcade	Bl	95815
8004	38th	Av	95824	142	Arcade	Bl	95815
4213	38th	St	95820	243	Arcano	Wy	95673
4114	3rd	Av	95817	242	Arcano	Wy	95673
7714	40th	Av	95824	255	Arcano	Wy	95673
7730	40th	Av	95824	2252	Arliss	Wy	95822
7726	40th	Av	95824	212	Arrowrock	Rd	95838
7732	40th	Av	95824	5724	Audrey	Wy	95628
7748	40th	Av	95824	2278	Babette	Wy	95832
7709	40th	Av	95824	2246	Babette	Wy	95832
4410	40th	Av	95824	2270	Babette	Wy	95832
4301	42nd	Av	95824	2274	Babette	Wy	95832
7917	43rd	Av	95824	2289	Babette	Wy	95832
4531	45th	St	95820	3867	Bainbridge	Dr	95660
4100	47th	St	95820	150	Barton	Wy	95838
2070	48th	Av	95822	3937	Belden	St	95838

Public Housing Scattered Sites

ST.NO	ST.NAME	SUFFIX	ZIP	ST.NO	ST.NAME	SUFFIX	ZIP
5710	49th	Av	95820	3736	Belden	St	95838
2172	50th	Av	95822	3640	Belden	St	95838
2184	50th	Av	95822	6142	Belleau Wood	Ln	95822
7717	Bellini	Wy	95828	6641	Dawson	Wy	95823
2161	Berg	Av	95822	7933	Detroit	Bl	95832
2196	Beth	St	95832	7945	Detroit	Bl	95832
2197	Beth	St	95832	7722	Detroit	Bl	95832
317	Blackwell	Ct	95673	7786	Detroit	Bl	95832
6412	Bolin	Wy	95673	7856	Detroit	Bl	95832
6421	Bolin	Wy	95673	4040	Dexter	Cr	95660
6424	Bolin	Wy	95673	4116	Dexter	Cr	95660
1731	Bowling Green	Dr	95815	10323	Doyle	Wy	95670
5110	Bradford	Dr	95820	3836	Dry Creek	Rd	95838
3933	Branch	St	95838	3840	Dry Creek	Rd	95838
3934	Branch	St	95838	3925	Dry Creek	Rd	95838
3936	Branch	St	95838	3921	Dry Creek	Rd	95838
3610	Branch	St	95838	3917	Dry Creek	Rd	95838
3618	Branch	St	95838	3913	Dry Creek	Rd	95838
3640	Branch	St	95838	3909	Dry Creek	Rd	95838
172	Butterworth	Av	95838	3633	Dry Creek	Rd	95838
135	Butterworth	Av	95838	2265	El Manto	Dr	95670
2515	Cadjew	Av	95832	321	Eleanor	Ave	95815
8000	Capistrano	Wy	95824	4110	Eikhorn	Bl	95835
8020	Capistrano	Wy	95824	3927	Elm	St	95838
180	Cathcart	Av	95838	3836	Elm	St	95838
198	Cathcart	Av	95838	3929	Elm	St	95838
125	Cathcart	Av	95838	5100	Esmeralda	St	95820
44	Cathcart	Av	95838	250	Fairbanks	Av	95838
3641	Centinella	Dr	95660	80	Fairbanks	Av	95838
3833	Centinella	Dr	95660	100	Fairbanks	Av	95838
3648	Centinella	Dr	95660	60	Fairbanks	Av	95838
3732	Centinella	Dr	95660	45	Fairbanks	Av	95838
3828	Centinella	Dr	95660	3070	Fairfield	St	95815
2543	Cheryl	Wy	95832	3927	Fell	St	95838
10006	Cirrus	Wy	95827	3901	Fell	St	95838
3634	Clarkson	Ct	95838	2180	Ferran	Av	95832
3640	Clay	St	95838	1772	Ferran	Av	95832
3628	Clay	St	95838	3821	Floral	Dr	95660
216	Cookingham	Wy	95838	2148	Florin	Rd	95822
220	Cookingham	Wy	95838	1611	Florin	Rd	95822
4020	Cornelia	Wy	95660	48	Ford	Rd	95838
4022	Cortright	Wy	95660	44	Ford	Rd	95838
7434	Cosgrove	Wy	95822	198	Ford	Rd	95838
7458	Cosgrove	Wy	95822	7116	Front	St	95673
7462	Cosgrove	Wy	95822	2521	Gardendale	Av	95822
7466	Cosgrove	Wy	95822	3449	Gates	Wy	95832
2231	Craig	Av	95832	5961	Georgia	Dr	95660
2239	Craig	Av	95832	3300	Gillespie	St	95838
6428	Craighurst	Dr	95660	1531	Glidden	Av	95822
3346	Cypress	St	95838	6509	Golf View	Dr	95822
3728	Cypress	St	95838	4212	Gothberg	Av	95660
3718	Cypress	St	95838	637	Grand	Av	95838

Public Housing Scattered Sites

ST.NO	ST.NAME	SUFFIX	ZIP	ST.NO	ST.NAME	SUFFIX	ZIP
3533	Cypress	St	95838	1249	Grand	Av	95838
3537	Cypress	St	95838	1245	Grand	Av	95838
146	Danville	Wy	95838	2891	Grove	Av	95815
139	Danville	Wy	95838	237	Haggin	Av	95833
120	Danville	Wy	95838	3836	Haywood	St	95838
195	Danville	Wy	95838	3917	Haywood	St	95838
189	Danville	Wy	95838	6129	Hermosa	St	95822
3527	High	St	95838	1034	Nogales	St	95838
3908	High	St	95838	5804	Nona	Wy	95824
3908	Huron	St	95838	1001	North	Av	95838
4070	Inyo	Av	95820	1009	North	Av	95838
3611	Ivy	St	95838	1013	North	Av	95838
6354	Jansen	Dr	95824	221	Olmstead	Dr	95838
2327	John Still	Dr	95832	180	Olmstead	Dr	95838
2305	John Still	Dr	95832	156	Olmstead	Dr	95838
6529	Juneau	Wy	95660	233	Olmstead	Dr	95838
6501	Juneau	Wy	95660	3945	Palmetto	St	95838
3845	Karl	Dr	95660	3324	Polaris	Dr	95827
612	Kesner	Av	95838	5548	Poplar	Bl	95660
7001	Kinney	St	95662	5444	Poplar	Bl	95660
6505	La Cienega	Dr	95660	3112	Portsmouth	Dr	95670
6444	La Cienega	Dr	95660	4201	President	Av	95660
6242	La Cienega	Dr	95660	6109	Queen	Ct	95660
9620	Lake Natoma	Dr	95662	1920	Quincy	Av	95822
4112	Lantana	Av	95824	6400	Randy	St	95673
6445	Larchmont	Dr	95660	6407	Randy	St	95673
6426	Larchmont	Dr	95660	7591	Red Willow	St	95822
3249	Laurelhurst	Dr	95670	71	Redondo	Av	95815
6108	Laurine	Wy	95824	136	Redondo	Av	95815
6821	Leaoak	Ct	95621	157	Redondo	Av	95815
6112	Leola	Wy	95824	200	Redondo	Av	95815
9960	Lincoln Village	Dr	95827	9925	Redstone	Dr	95827
375	Lindley	Dr	95815	3600	Reel	Cr	95832
645	Lindsay	Av	95838	3672	Reel	Cr	95832
613	Lindsay	Av	95838	7743	Reenel	Wy	95832
6461	Linn	Wy	95673	7782	Reenel	Wy	95832
7340	Loma Verde	Wy	95822	4137	Rio Linda	Bl	95838
3676	Lowry	Dr	95660	734	Rio Tierra	Av	95834
3680	Lowry	Dr	95660	2336	Rosado	Wy	95670
7673	Lytle	St	95832	5724	Rosario	Bl	95660
10537	Malaga	Wy	95670	3940	Rose	St	95838
2319	Mangrum	Av	95822	3938	Rose	St	95838
7656	Manorcrest	Dr	95832	3934	Rose	St	95838
7651	Manorside	Dr	95832	5741	San Ardo	Wy	95660
7616	Manorside	Dr	95832	3046	San Diego	Wy	95820
5735	Martin Luther Ki	Bl	95824	2927	San Jose	Wy	95817
5709	Mascot	Av	95824	2971	San Jose	Wy	95817
2061	Matson	Dr	95822	5721	San Marcos	Wy	95660
3841	May	St	95838	5809	San Marcos	Wy	95660
3513	May	St	95838	6224	San Martin	St	95660
3693	McClellan	Dr	95660	5638	San Vincente	Wy	95660
7563	Meadowair	Wy	95822	4009	Santa Fe	Wy	95660

Public Housing Scattered Sites

ST.NO	ST.NAME	SUFFIX	ZIP	ST.NO	ST.NAME	SUFFIX	ZIP
6589	Melrose	Dr	95660	7509	Schreiner	St	95822
6653	Melrose	Dr	95660	3125	Scotland	Dr	95660
3841	Meramonte	Av	95660	7224	Second	St	95823
6512	Milan	Wy	95660	7826	Shrader	Cr	95832
3840	Milton	Wy	95660	7838	Shrader	Cr	95832
100	Monticello	Av	95673	7844	Shrader	Cr	95832
2435	Moraine	Crsg	95670	7832	Shrader	Cr	95832
573	Morrison	Av	95838	1041	Silvano	St	95838
531	Morrison	Av	95838	10515	Silverwood	Wy	95670
5984	N Haven	Dr	95660	4255	Sloan	Dr	95660
1713	Neihart	Av	95832	616	South	Av	95838
1021	South	Av	95838	1044	Westward	Wy	95833
7355	Springman	St	95822	6061	Wilkinson	St	95824
1408	Stephanic	Av	95838	6071	Wilkinson	St	95824
1409	Stephanic	Av	95838	127	Withington	Av	95673
1340	Stephanie	Av	95838	129	Withington	Av	95673
1329	Stephanie	Av	95838	140	Withington	Av	95673
1420	Stephanic	Av	95838	3301-03	Western	Av	95838
1424	Stephanic	Av	95838	3349-51	Western	Av	95838
1543	Sterling	St	95822	3235	Western	Av	95838
1429	Stoddard	St	95822	3249	Western	Av	95838
7684	Sweetbrier	Ln	95832	3255	Western	Av	95838
7690	Sweetbrier	Wy	95832	3259	Western	Av	95838
7470	Sylvia	Wy	95822	3275	Western	Av	95838
7538	Tamoshanter	Wy	95822	3319	Western	Av	95838
6424	Tapo	Ct	95828	3325	Western	Av	95938
3917	Temple	Av	95820				
7672	Thrifty	Wy	95660				
7679	Thrifty	Wy	95660				
7542	Twilight	Dr	95822				
3133	U	St	95817				
7717	Vallecitos	Wy	95828				
7604	Vallecitos	Wy	95828				
7616	Vallecitos	Wy	95828				
7736	Vallecitos	Wy	95828				
3636	Van Owen	St	95660				
6305	Vista	Av	95824				
7432	Voyager	Wy	95621				
1444	Wacker	Wy	95822				
7244	Washburn	Wy	95660				
3181-83	Western	Av	95838				
3187-89	Western	Av	95838				
3197-99	Western	Av	95838				
3203-05	Western	Av	95838				
3245-47	Western	Av	95838				
3287-89	Western	Av	95838				
3293-95	Western	Av	95838				

ATTACHMENT II



Fact Sheet

488 I STREET, SACRAMENTO, CA 95814
SACRAMENTO PUBLIC HOUSING HOMEOWNERSHIP
PROGRAM GUIDELINES

Sacramento Public Housing Homeownership :	The Sacramento Public Housing Homeownership Program is a program to promote homeownership among public housing residents through the sale of 370 homes currently in the inventory of the housing authorities of the City and County of Sacramento.
Eligible Applicants:	Priority for current residents of public housing units designated for sale and other public housing residents who: <ul style="list-style-type: none">• are solvent and an acceptable credit risk according to generally accepted lending principle and with a reasonable ability to make payments on loan obligations; and• have incomes adequate to meet monthly housing expenses of principal and interest, property insurance and real estate taxes, the total of which cannot be more than 35% of gross income; and• participate in pre-purchase counseling through the Sacramento Home Loan Counseling Center.
Eligible Properties:	All vacant single-family homes owned by the Housing Authority and those in which current residents qualify for participation which meet the housing quality standards will be made available for sale.
Purchase Price:	The purchase price of eligible homes will be determined by an appraisal conducted on the unit's ready-for sale condition.
First Mortgage Loan Amount:	The first mortgage loan amount cannot be less than 50% of the purchase price of the house. In addition, the monthly payments on this principal amount can not exceed 35% of the applicant's gross income. The participant must meet lender's qualifying criteria of income, credit history, etc.
Downpayment Requirements:	The purchaser must contribute up to 3% of the purchase price.
Agency Deferred Second Loan:	For the unpaid balance of the purchase price for the home, the Agency will provide a deferred-payment second loan, due upon resale, for the difference between the purchase price and the sum of first mortgage and the purchaser's downpayment.
Interest Rate	Market Rate on the First Mortgage 4.00% fixed rate on the Agency Deferred Payment Second Loan
Term:	30 years
Max Combined LTV:	97%

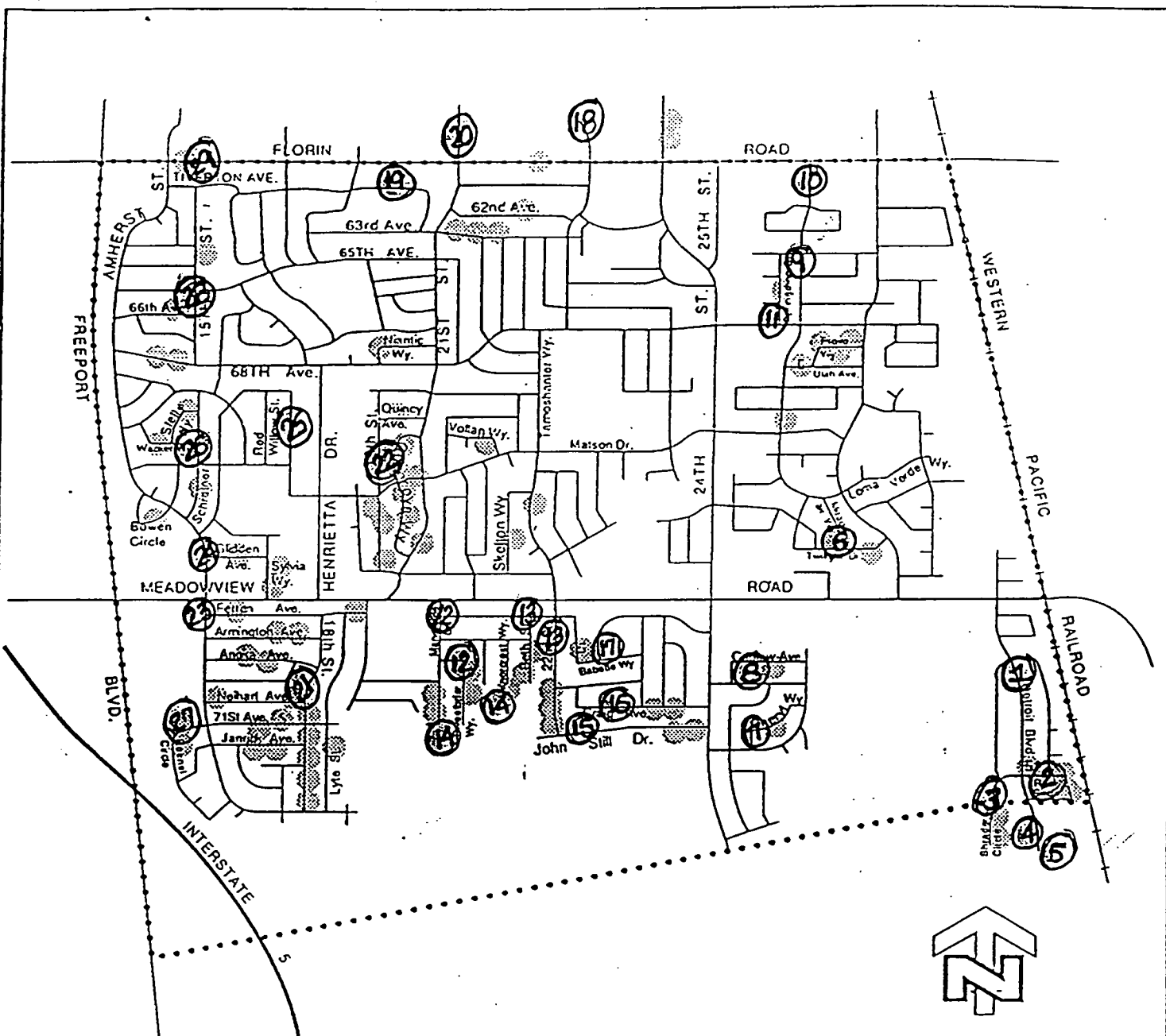
ATTACHMENT II



Fact Sheet

488 I STREET, SACRAMENTO, CA 95814
SACRAMENTO PUBLIC HOUSING HOMEOWNERSHIP
PROGRAM GUIDELINES

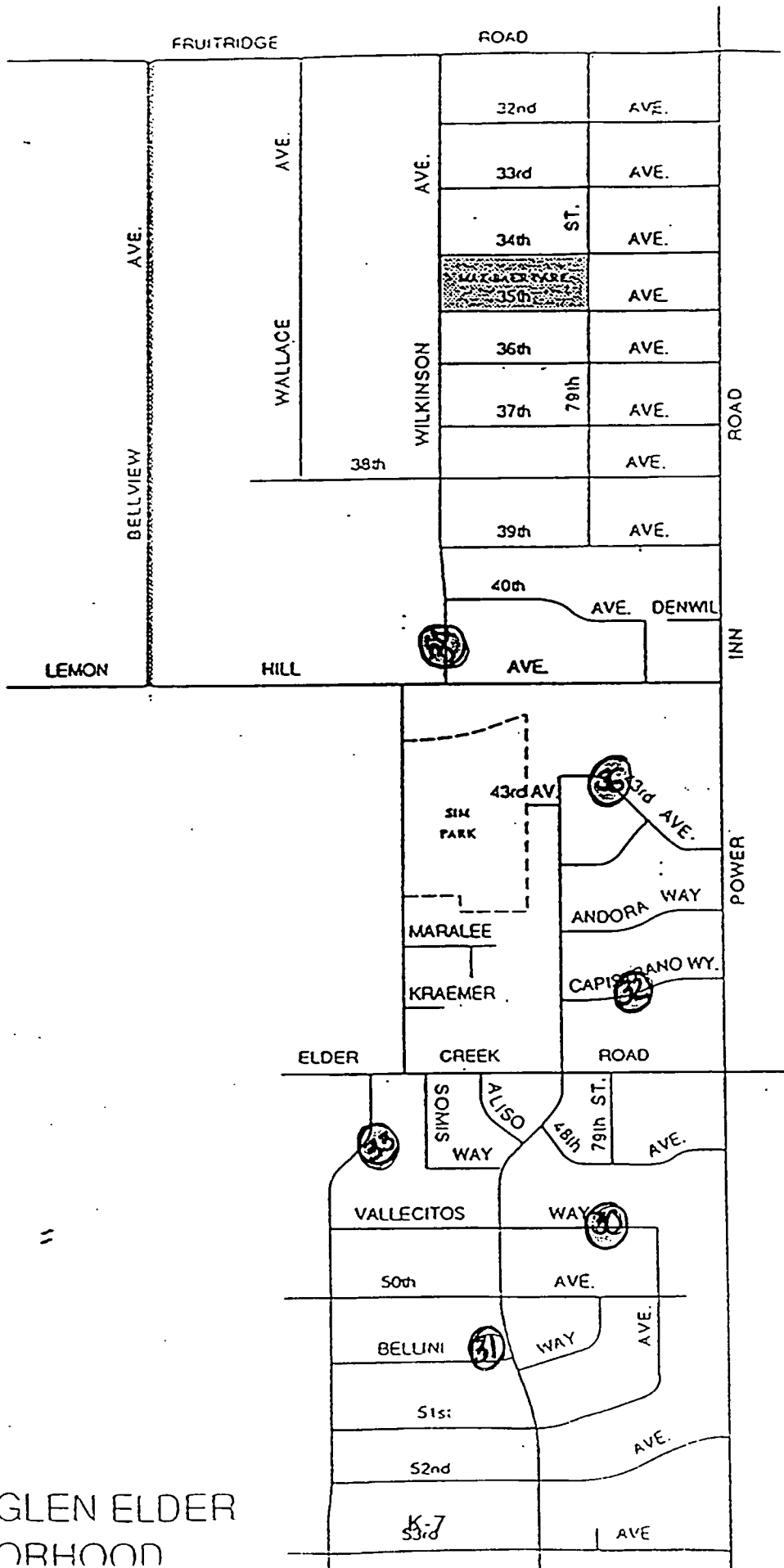
Repayment:	Straight amortization - First Mortgage Deferred until sale of home - Agency Second
Application Procedure:	Complete the pre-application form and return it to the Program Administrator. After a preliminary review of this and credit information, a loan specialist will call you to schedule an appointment to complete a formal loan application. Assistance for non-English speaking applicants is available.
Other Terms:	Subject to Regulatory Agreements restricting affordability Subject to Sacramento Housing and Redevelopment Agency Loan Committee Approval
Governing Laws and Regulations:	U.S. Code Title 24 HUD 24 CFR Part 906 and regulation



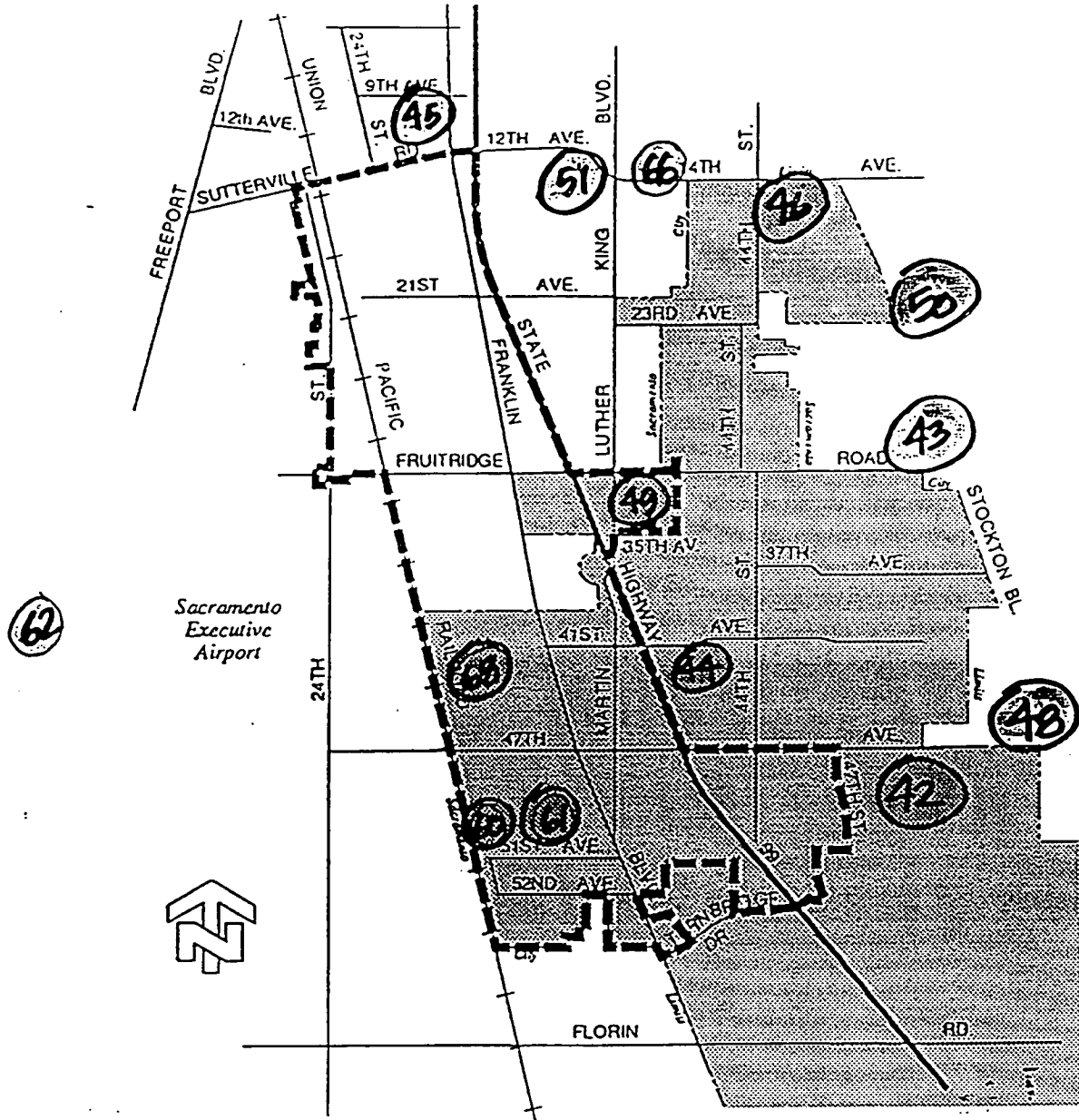
PUBLIC HOUSING
 CONCENTRATION ANALYSIS
 within the
 MEADOWVIEW
 Redevelopment Project Area



Not To Scale

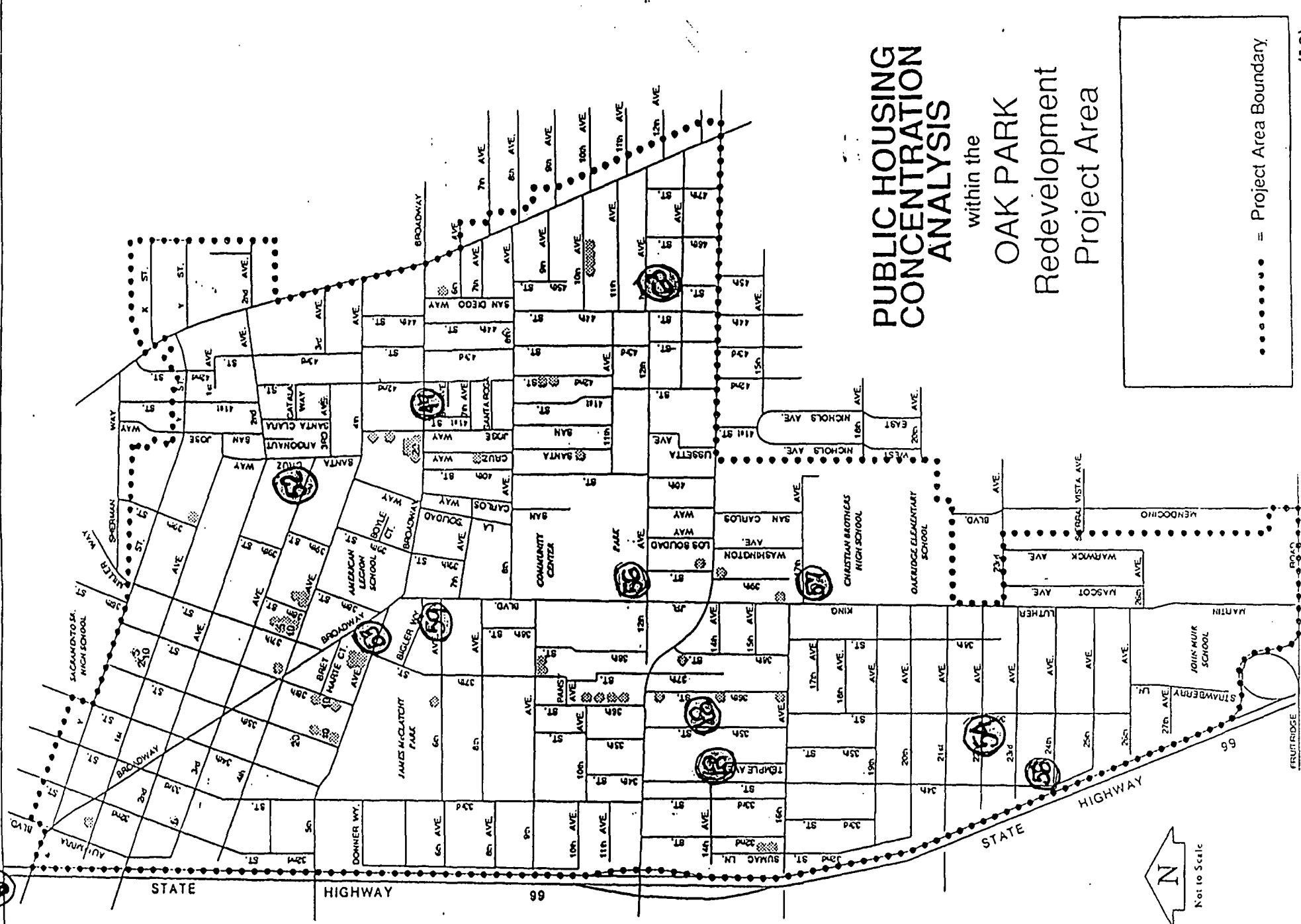


VONDALE/GLEN ELDER
NEIGHBORHOOD



FRANKLIN BOULEVARD REDEVELOPMENT AREA

64



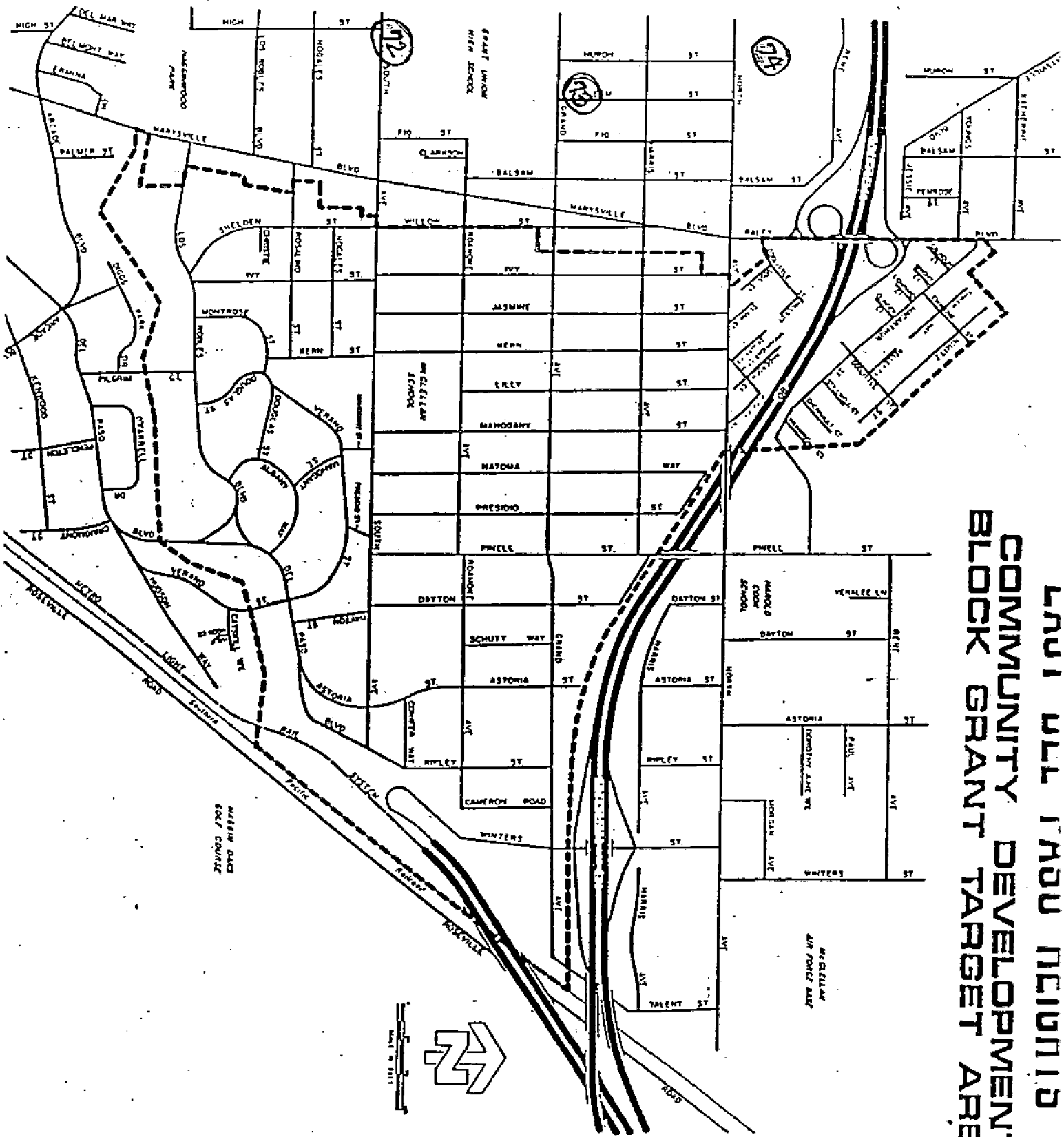
PUBLIC HOUSING CONCENTRATION ANALYSIS

within the
OAK PARK
 Redevelopment
 Project Area

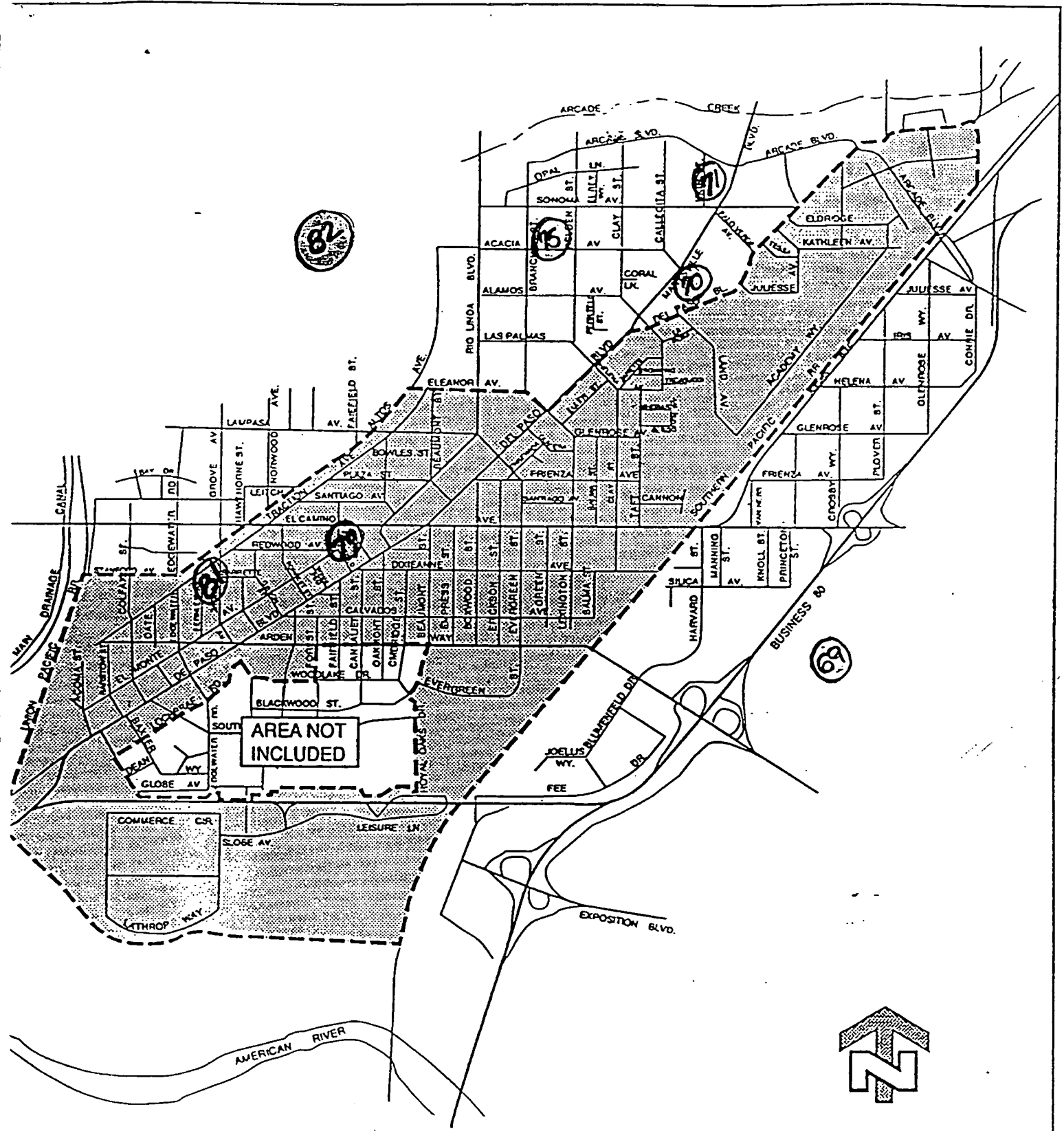
..... = Project Area Boundary



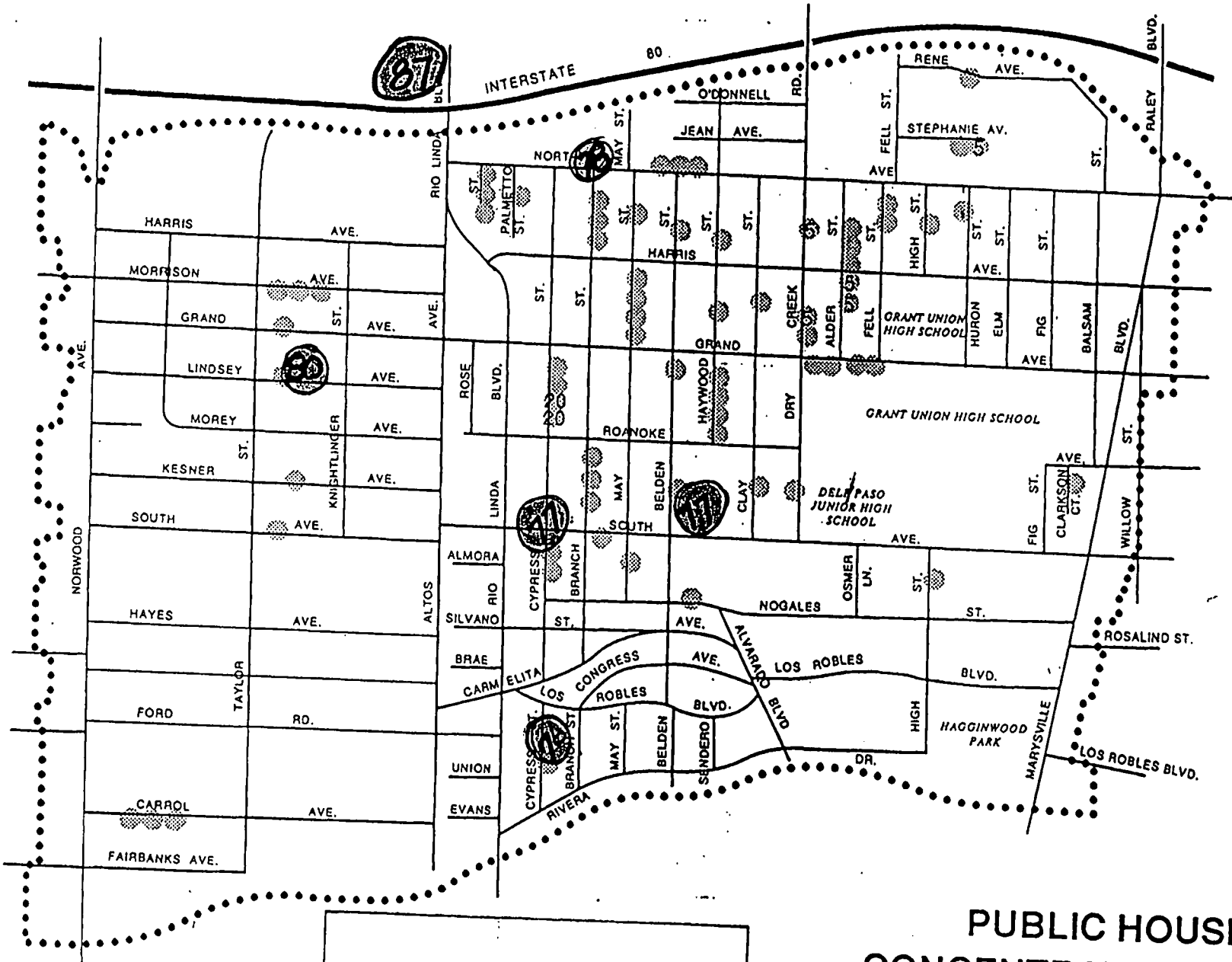
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UN1 ULL THU NCION13
 COMMUNITY DEVELOPMENT
 BLOCK GRANT TARGET AREA



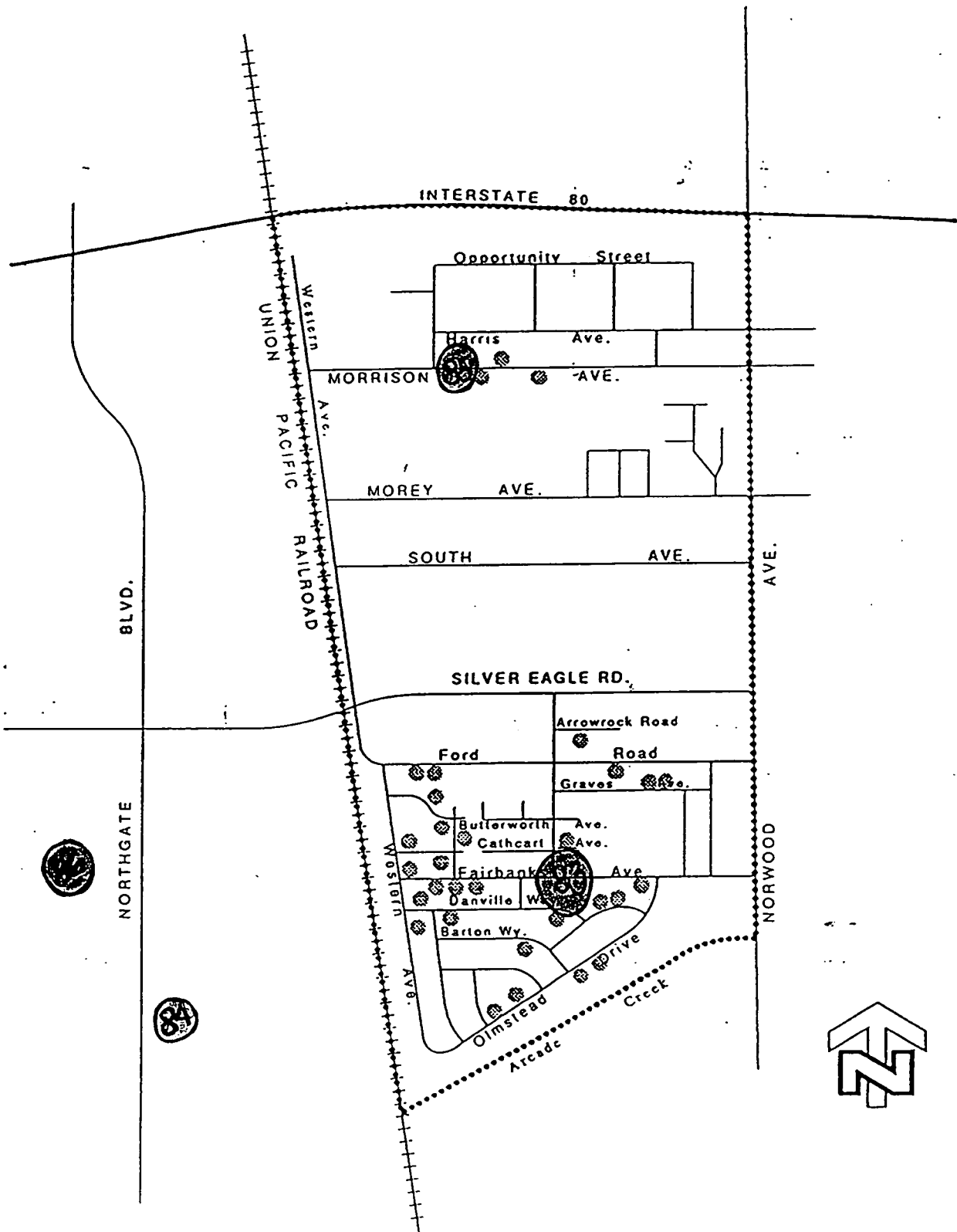
NORTH SACRAMENTO REDEVELOPMENT AREA



..... = Project Area Boundary

**PUBLIC HOUSING
CONCENTRATION ANALYSIS**
within the
DEL PASO HEIGHTS
Redevelopment Project Area





**PUBLIC HOUSING
CONCENTRATION ANALYSIS**
within the
**STRAWBERRY MANOR
Redevelopment Project Area**

..... = Project Area Boundary