



**SACRAMENTO  
HOUSING AND REDEVELOPMENT  
AGENCY**



3

October 17, 1989

Budget & Finance Committee  
Transportation/Community  
Development Committee  
Sacramento, CA

Honorable Members in Session:

SUBJECT: Annual Update to Housing Assistance Plan for the City  
of Sacramento

SUMMARY

The attached report is submitted to you for review and recommendation prior to consideration by the City Council of the City of Sacramento.

RECOMMENDATION

The staff recommends approval of the attached resolution approving the update.

Respectfully submitted,

ROBERT E. SMITH  
Executive Director

TRANSMITTAL TO COMMITTEE:

SOLON WISHAM, JR.  
Assistant City Manager

FOR

Attachment



# SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY



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October 26, 1989

City Council of the  
City of Sacramento  
Sacramento, California

SUBJECT: Annual Update to Housing Assistance Plan  
for the City of Sacramento

## SUMMARY

The attached resolution (1) approves the annual update to the City's Housing Assistance Plan (HAP) specifying housing rehabilitation and production goals for the next federal fiscal year (10/1/89 - 9/30/90); and (2) authorizes submittal of the HAP annual update to the U.S. Department of Housing and Urban Development (HUD).

## BACKGROUND

Every three years, HUD requires each jurisdiction that intends to submit a CDBG proposal to submit an updated HAP. The HAP sets forth both three-year and one-year goals, and must be updated annually thereafter with current one-year goals.

The annual update includes a report of housing program accomplishments during the past year and projected goals for the coming year.

Fiscal year 1989-90 projections for housing rehabilitation and new construction include developments sponsored directly by the Agency as well as privately sponsored developments that receive technical assistance and/or financial support from the Agency.

In the aggregate, if all goals are accomplished, the City will assist the development, rehabilitation, or financing of 1,348 rental units and 636 homes for owner-occupants. Totaling 1,984 units, these goals represent a 63% increase over the number of units assisted during the past fiscal year. (Last year the City assisted 526 rental units and 688 owner-occupied units, a total of 1214.) Achievement of these goals will depend in part upon our success in facilitating access to newly available State

(1)

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Department of Housing funds for new construction and rehabilitation, and availability of tax allocation bond proceeds. (The figures do not include new units that could be added as a result of the Housing Trust Fund; the stated goals will be augmented upon successful resolution of the legal issues surrounding use of that fund.)

In addition to these permanent housing program achievements, during the past year the Agency completed construction of a modular facility that provides emergency shelter for 80 homeless individuals. In addition, rehabilitation of a 52-bed shelter is scheduled for completion in mid-November.

## FINANCIAL DATA

Appropriations and authorization for the locally funded programs will be included in subsequent specific budgetary requests.

## ENVIRONMENTAL REVIEW

CEQA: The annual update is consistent with the three-year HAP submitted and approved last year with a Negative Declaration.

Pursuant to Title 14, California Administrative Code, Section 15162, the Environmental Coordinator has determined that there are no substantial changes in the project or in the circumstances under which the project is to be undertaken and that the project involves no new impacts not considered in the previous Negative Declaration. Therefore, no further Environmental Documents are required.

NEPA: This action is an eligible planning and policy activity per 24 CFR 570.205(a)(3)(i), and is exempt per 24 CFR Part 58.34(a)(2).

## MBE/WBE EFFORTS

The Agency's MBE/WBE program goals will be applied to appropriate specific projects on a case by case basis.

## POLICY IMPLICATIONS

The actions proposed in this staff report are consistent with HUD specifications, with previously approved Housing Assistance

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Plans, and with the adopted Sacramento Housing Strategy and Action Plan, 1989-1991. No policy changes are being recommended.

## VOTE AND RECOMMENDATION OF COMMISSION

At its regular meeting of October 16, 1989, the Sacramento Housing and Redevelopment Commission adopted a motion recommending adoption of the attached resolution. The votes were as follows:

AYES:

NOES:

ABSENT:

## RECOMMENDATION

The staff recommends adoption of the attached resolution (1) approving 1989-90 Housing Assistance Plan goals; and (2) authorizing the Executive Director of the Sacramento Housing and Redevelopment Agency to submit the 1989-90 Housing Assistance Plan goals to HUD.

Respectfully submitted,



ROBERT E. SMITH  
Executive Director

TRANSMITTAL TO COUNCIL:

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WALTER J. SLIPE  
City Manager

Contact Person: Tom Lee 440-1357

2635D

# RESOLUTION NO.

ADOPTED BY THE SACRAMENTO CITY COUNCIL

ON DATE OF \_\_\_\_\_

APPROVING 1989-1990 HOUSING ASSISTANCE PLAN GOALS

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF SACRAMENTO:

Section 1: The 1989-1990 Housing Assistance Plan Goals are hereby approved as submitted in the staff report for this resolution.

Section 2: The Executive Director of Sacramento Housing and Redevelopment Agency is hereby authorized to submit such Housing Assistance Plan Goals to the U.S. Department of Housing and Urban Development.

\_\_\_\_\_  
MAYOR

ATTEST:

\_\_\_\_\_  
CITY CLERK

1100WPP2(474)

FOR CITY CLERK USE ONLY

RESOLUTION NO.: \_\_\_\_\_

DATE ADOPTED: \_\_\_\_\_ (4)



# SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY



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CITY OF SACRAMENTO

## 1990 ANNUAL HOUSING ASSISTANCE GOALS

### NARRATIVE

In January, 1989, the Sacramento City Council and County Board of Supervisors adopted the Housing Assistance Plan, Program and Financing Strategy. In July, 1989, the Board and Council approved the enclosed Sacramento Housing Strategy and Action Plan 1989-1991. This plan summarizes current housing activities and presents policy and program initiatives that the Sacramento Housing and Redevelopment Agency plans to pursue over the next three to five years, on behalf of the City and County of Sacramento.

While the plan does not follow HUD's prescribed format for Housing Assistance Plans (HAP's), it presents the overall strategy that will guide the Agency's housing activities, and should, if possible, be read in conjunction with the annual HAP update.

### INCOME TARGETING

The City and County have made it a well-established policy to preserve and expand the availability of housing for persons of low and moderate incomes. All developments assisted with Agency or State program funds are governed by a recorded regulatory agreement that specifies income and occupancy requirements. In addition, both the Agency and the State Department of Housing and Community Development employ staff who monitor compliance with the regulations.

The following table indicates which income segments will be benefitted by the housing programs listed in the 1990 Annual Goals:

<u>Rental Programs</u>	<u>Household Income</u>		
	<u>Very Low</u>	<u>Low</u>	<u>Moderate</u>
Public Housing	X	X	
Section 202	X	X	
Rental New Construction	X	X	X
Rental Rehab	X	X	X
Mutual Housing Corporation	X	X	X
SRO New Construction/Rehab	X	X	
Section 8 Moderate Rehab	X	X	
State-Assisted Rental Rehab	X	X	
Preservation of Subsidized Housing	X	X	

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<u>Ownership Programs</u>	<u>Very Low</u>	<u>Low</u>	<u>Moderate</u>
Rehab/Retrofit	X	X	
Emergency Repair	X	X	
First-Time Homebuyer Bonds		X	X
First-Time Homebuyer MCC		X	X
Self-Help Construction	X	X	
HUD Demonstration Housing		X	X
Home Ownership Home Assistance Program	X	X	

## FUNDING SOURCES

This section describes the major funding sources to be used to accomplish affordable housing goals.

### Federal Programs

The future of specific federal programs is uncertain. The Agency will avail itself of all opportunities that are presented, will actively seek allocations from whatever programs are funded, and will also assist nonprofit and private developers in efforts to obtain federal awards. In 1989 for example, the City and County applied for new public housing funds, Operation Bootstrap funds, Section 8 Certificates and vouchers for low-income or homeless households and Moderate Rehabilitation funds for homeless and permanent housing.

### Tax-Exempt Financing

The Agency will apply for an allocation of tax-exempt bond authority from the State of California. The allocation will be used to assist first-time homebuyers with either Mortgage Credit Certificates or with a bond-financed below-market rate mortgage program. Bond financing for rental housing development will also be explored.

### Community Development Block Grant (CDBG)

In 1989, CDBG funds were allocated to a number of housing programs including rental, self-help, and owner-occupied rehab, fair housing, a battered women's shelter, an emergency shelter, and Neighborhood Housing Services. Continued CDBG funding of housing programs is expected.

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## State Funding Sources

Beginning in 1989, the California Department of Housing and Community Development (HCD) will administer bond-financed, deferred-payment low-interest loan programs to assist the construction and rehabilitation of low-income rental housing. HCD will also administer a low cost loan program for the rehabilitation of lower-income owner-occupied housing. The Agency will apply for funding under these programs directly through Agency-sponsored nonprofit organizations and will provide technical assistance to other nonprofit and private sponsors who seek funding under these programs. Housing sponsors are required to apply directly to the State for funding.

## Local Funding Sources

Tax Increment Financing - At least 20% of the tax increment funds generated by the City's redevelopment areas will be allocated for construction and rehabilitation of low and moderate-income housing. A wide variety of projects are expected to be partially funded by this source including:

- SRO rehabilitation and new construction.
- Rehabilitation and new construction of rental units.
- Self-help rehab for lower-income homeowners.
- Rehabilitation of owner-occupied housing through Neighborhood Housing Services.
- Acquisition and rehab of currently boarded-up units.
- Self-help new construction.

Housing Trust Fund - In March 1989, the City Council passed an ordinance which establishes a Housing Trust Fund to be financed by a fee on the development of new nonresidential buildings. Trust Fund revenues are targeted for construction and rehabilitation of very low-income housing. Although the City has begun to collect development fees, expenditure of Trust Fund monies has been delayed pending the outcome of litigation. The County is currently considering adoption of a similar development-based fee and is continuing to evaluate additional local tax and fee options to finance the Housing Trust Fund. The funds will be leveraged with other state and



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federal funds, and are intended to produce 500-1000 units per year.

Public/Private Partnership - Agency staff are active participants in a Building Industry Association initiative to establish a predevelopment loan fund financed through corporate contributions. In addition, the Agency continues to explore further mechanisms that will encourage private investment in affordable housing via the provision of equity investment using the low-income housing tax credit and debt-financing through the use of bonds and private lender capital.

## LOCAL GOVERNMENT EFFORTS TO REDUCE HOUSING COSTS

Pursuant to the recommendation of the Housing Assistance Plan Program and Financing Strategy, the City's Community Development Department has established a task force to review a fee waiver program for affordable housing development. Agency staff have actively participated in the analysis and development of this program. The County's recently adopted housing element also recommends fee waivers for affordable housing, and Agency staff will provide assistance in the development of a County fee waiver proposal.

In addition, the task force is continuing to review additional techniques for reducing housing costs including allowing increased density and the modification of building and lot development standards.

In addition to these efforts to reduce housing costs, and the rental and owner programs listed below, the City and County support a number of additional housing-related activities using CDBG and tax increment funds. These programs include administrative support of the Fair Housing Commission, and a transitional housing program under which the Agency helps homeless individuals locate shared living situations.

## HOMELESS AND TRANSITIONAL HOUSING PROGRAMS

Using a wide variety of funding sources (CDBG, CSBG, federal emergency shelter grants, tax increment funds and general fund appropriations) the City and County provide assistance to a number of homeless housing programs. These include a shelter for battered women and their children, a transitional living and community support center for 65 homeless mentally ill men and women, an emergency shelter providing accommodations for 24 homeless women

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and 13 homeless families, a shelter that houses 55 homeless persons participating in Department of Social Services programs, two emergency shelters that house 140 single homeless men, and a winter season shelter that provides accommodations for 60 homeless men.

The City and County transitional housing programs include facilities for six physically disabled men and women, a transitional housing program that serves 70 families annually, and a shared housing program that assists 400 homeless people per year to locate shared permanent rental housing.

In addition to these programs, an 80 bed "modular" shelter was opened this year, and a 52 bed shelter for persons participating in Department of Social Service programs will open in late 1989. Longer term goals include construction of a new family shelter and an additional emergency shelter.

## RENTAL HOUSING PROGRAMS

This section describes rental program goals for 1990.

1. Section 8 Existing and Vouchers - The Agency intends to apply for a new allocation of Section 8 Certificates and vouchers. 1990 Goal: 75 units.
2. Public Housing - The Agency intends to begin construction of three new public housing developments within the City this year. As planned, these developments will contain 10, 14, and 24 units for large families. The Agency will apply for additional funds as made available by HUD. 1990 Goal: 48 units.
3. Rental Rehabilitation - The Agency has developed an active rental rehabilitation program, utilizing funding from several sources (Rental Rehab Block Grant, Redevelopment Tax Increment, Section 8 Moderate Rehabilitation, and local bond issuances). This program will be continued, and all potential funding sources will be explored. The Agency hopes to assist 150 units in the coming year. Also anticipated are funds from a bond-financed rehabilitation program administered by the State Department of Housing and Community Development. The Agency hopes that an additional 150 units will be assisted with state funds in the coming year. This year, the Agency intends to begin a program that will involve acquisition and rehabilitation of dilapidated structures for retention as public housing units. Under this program, the Agency intends to purchase 50 units and to complete rehab on 10 units in the coming year. 1990 Goal: 310 units.

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4. Section 8 Moderate Rehab - In addition to an application that is currently pending, the Agency intends to apply for funding for an additional 75 units in 1990. 1990 Goal: 175 units.

5. Rental New Construction - The Agency plans to assist the construction of 350 units of affordable rental housing. This will include a 104 unit senior housing development in Del Paso Heights. Funding will be provided with a combination of State, local, and private resources. Of particular importance will be a new State bond-financed low-interest loan program for new construction. Although applications for state funds are made directly by project sponsors, the Agency provides developers with information and technical assistance. Tax exempt bonds will be issued to the extent developers are interested. Housing Trust Fund monies are also a potential funding source. 1990 Goal: 350 units.

6. SRO Housing - In recognition of the importance of this affordable housing resource, the Agency will actively pursue rehabilitation of existing SRO hotels. In addition, the Agency plans to expand the supply through new construction and to provide technical assistance to private developers seeking funding from the State Department of Housing and Community Development. 1990 Goal: 200 units.

7. Mutual Housing Corporation - Established in 1988, the Mutual Housing Corporation (MHC) is a publicly accountable, private nonprofit corporation which develops, owns and manages affordable housing units. The MHC is democratically run by its members (comprised of residents, applicants on waiting lists, government and business representatives, developers and housing management professionals). The MHC will use all rent monies in excess of operating and maintenance costs for the continued production of additional units through new construction or rehabilitation. To date, the MHC has completed 36 units, and the Agency expects to subsidize the acquisition and rehabilitation of an additional 50 units in the coming year. 1990 Goal: 50 units.

8. Preservation - The Agency intends to assist the preservation of 75 units of subsidized low-income housing that would otherwise convert to market-rate due to loan prepayment or opt-out of Section 8 contracts. 1990 Goal: 75 units.

9. Section 202 - The Agency will provide technical assistance to nonprofit sponsors who apply for Section 202 funds. 1990 Goal: 65 units.

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## HOME OWNERSHIP PROGRAMS

1. First-Time Home Buyer Assistance - To the extent that an allocation is available, the Agency will assist first-time homebuyers with bond-financed below-market rate mortgages and with Mortgage Credit Certificates. In addition, the Agency has established the Home Ownership Home Assistance Program (HOHAP). This new program offers assistance to lower-income first-time homebuyers in designated target areas. The program includes a below-market, 30 year fixed-rate first mortgage, a no-interest \$2,500 loan to cover closing costs or to match a downpayment, and a deferred payment rehabilitation no-interest loan of up to \$3,000. In addition, the Agency has issued a Request for Proposals for the development of 15-20 new affordable homes on infill sites in neighborhood redevelopment areas. 1990 Goal: 270 units.

2. Home Loan Counseling - In this new program, Agency contract consultants will provide information and services to residents who are interested in buying a home. Services will include credit counseling and referrals to lenders and home purchase assistance programs. Eventually, the Agency hopes to provide this service throughout the City and County.

3. Self-Help Construction - Sixteen (16) units have been completed or are under construction in City redevelopment areas. The Agency will explore additional opportunities for collaboration with the Rural California Housing Corporation and other nonprofit organizations to continue production of affordable ownership housing through "sweat equity" programs. The Agency plans to assist (26) self-help new construction units in the coming year. 1990 Goal: 26 units.

4. Acquisition, Rehabilitation, and Sale - Under this new program, the Agency intends to acquire dilapidated housing for rehabilitation and sale to lower-income households. A lease-purchase program may be developed to enable those households who lack savings for a downpayment an opportunity to build up equity and eventually qualify for a mortgage. 1990 Goal: 10 units.

5. HUD Demonstration Housing - The Agency has proposed to HUD a program that would allow the Agency to acquire on a preferential basis approximately twenty (20) single-family dwellings per year which become available through foreclosure of HUD-financed properties. The units will be rehabilitated and resold to low-income households. Under the program, HUD

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would take back a silent second mortgage covering 50% of the acquisition cost. Acquisition cost savings would be passed on to the purchasers thereby increasing the units' affordability. We are awaiting HUD's approval to proceed with this program.  
1990 Goal: 20 units.

6. Rehab/Retrofit - The Agency will continue to assist owner-occupants to rehabilitate their homes and to make them handicapped-accessible. In addition, the Agency will conduct a new "targeted rehab" program that will provide matching funds for rehabilitation on a comprehensive block-by-block basis in two redevelopment areas. 1990 Goal: 110 units.

7. Emergency Repair - Under this grant program, the Agency will continue to provide low-income households with grants for the correction of hazardous housing conditions. 1990 Goal: 200 units.

8. Neighborhood Housing Services (NHS) - The Agency will continue to support NHS housing rehabilitation and community revitalization programs using both CDBG and tax increment funds.

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## CITY OF SACRAMENTO

### 1989 HAP ACCOMPLISHMENTS

October 1, 1988 - September 30, 1989

#### I. RENTAL PROGRAMS:

##### A. Section 8 Existing and Vouchers

Goal: 151 assisted families

Accomplishments: The Agency received 50 Operation Bootstrap Certificates, 40 homeless vouchers and 55 new vouchers of which 25 were targeted for opt-out projects.

##### B. Public Housing - New Construction

Goal: 50 new units

Accomplishments: This project experienced delays due to difficulties in locating suitable sites, in gaining neighborhood approval, and in identifying financial resources. The Agency has purchased three sites and intends to begin construction in 1990. Although the Agency applied for funding for an additional 50 units, HUD rejected the application.

##### C. Section 202

Goal: 65 units

Accomplishments: HUD made no allocation within the city although two projects submitted applications.

##### D. Rental Rehab

Goal: 150 units

Accomplishments: 144 units assisted.

##### E. SRO New Construction and Rehabilitation

Goal: 60 units.

Accomplishments: Completed rehabilitation of 77 SRO units in the Ridgeway and Midtown hotels.

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## F. Rental New Construction

Goal: 100 units

Accomplishments: A 123-unit senior housing development was completed and one unit was constructed in a neighborhood redevelopment area.

## G. Mutual Housing Corporation

Goal: 36 units

Accomplishments: 36 units of rehab completed.

## TOTAL 1989 RENTAL PROGRAMS

GOAL: 612 UNITS

ACCOMPLISHMENTS: 526 UNITS

## II. OWNER PROGRAMS:

### A. Rehabilitation/Retrofit

Goal: 100 units

Accomplishments: 120 rehab loans and retrofitting grants were disbursed. This figure includes the relocation of a single family home that would otherwise have been demolished.

### B. Emergency Repair

Goal: 200 units

Accomplishments: 105 emergency repair grants were disbursed. This program was in full operation for only six months during the past year. Delay in start-up was due to program reorganization and new contractor selection.

### C. First-Time Homebuyers (Bonds)

Goal: 167 units

Accomplishments: 253 households were assisted.

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D. First-Time Homebuyers (MCC)

Goal: 190 units

Accomplishments: 184 households were assisted.

E. First-Time Homebuyers (203(k))

Goal: 40 units

Accomplishments: Only two applications were approved because it was difficult to identify applicants who could meet the program's income restrictions and qualify for both a purchase and a rehab loan.

F. Self-Help Construction/Rehab

Goal: 10 units

Accomplishments: Sixteen (16) self-help units are completed or under construction in redevelopment areas. Eight self-help rehabs were completed in CDBG target areas. These flood-damaged rentals were repaired and made available to first-time homebuyers.

G. HUD Demonstration

Goal: 20 units.

Accomplishments: This program did not get underway during 1989. The Agency is continuing to discuss this program with HUD representatives, and hopes to begin a program in 1990.

TOTAL 1989 OWNER-OCCUPIED PROGRAMS

GOAL: 727 UNITS.

ACCOMPLISHMENTS: 688 UNITS.



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM  
ENTITLEMENT PROGRAM

1. NAME OF COMMUNITY

City of Sacramento

HOUSING ASSISTANCE PLAN

2. GRANT NUMBER

B - - - - -

3. PERIOD OF APPLICABILITY

FROM: 10/1/89 TO: 9/30/90

4.

Original  Revision  Amendment

5. INCREMENTAL YEAR OF SUBMISSION

1  2  3

6. HUD APPROVAL

(Signature of Authorized Official)

(Date)

7. INCORPORATION OF HAP, PARTS I - III, BY REFERENCE. Parts I, II and III of the HAP approved \_\_\_\_\_ are incorporated by reference and are not contained in this (second) (third) year submission. (Latest amendment date of the HAP, Parts I - III, if any: \_\_\_\_\_)

PART IV - ANNUAL HOUSING ASSISTANCE GOALS

PROGRAM OR PROJECT <i>List HUD Assisted Rental Housing Programs first, then other Rental Programs and Owner Programs Separately.</i>	HUD	UNITS TO BE ASSISTED		LOWER INCOME HOUSEHOLDS TO BE ASSISTED			
		NUMBER OF UNITS	HOUSING TYPE	ELDERLY	SMALL FAMILY	LARGE FAMILY	TOTAL
				E	F	G	H
A	B	C	D	E	F	G	H
<u>RENTAL PROGRAMS</u>							
<u>ACCOMPLISHMENTS 1988-89</u>							
1. Section 8 Existing & Vouchers (145)	X	75	Existing (depends on HUD priorities)				75
2. Public Housing (0)	X	48	New			48	48
3. Acquisition & Rehab Public Housing - (New Program)	X	10	Rehab			10	10
4. Rental Rehab (144)	X/P	150	Rehab		50	100	150
5. State Assisted Rental Rehab - (New Program)		150	Rehab		100	50	150
6. Section 8 Moderate Rehab (0)	X	175	Rehab	25	100	50	175
7. Rental New Construction (124)		350	New	104	196	50	350
8. SRO New Construction/Rehab (77)		200	New/Rehab		200		200
9. Mutual Housing Corporation (36)		50	New/Rehab		50		50
10. Preservation Project (0)		75	Existing		30	45	75
11. Section 202 (0)	X	65	New	65			65
<u>OWNERSHIP PROGRAMS</u>							
1. First-time Homebuyer Bonds (253)		200	New/Existing		50		50
2. First-time Homebuyer MCC (184)		50	New/Existing		25	9	34
3. Home Ownership Home Assistance Program (HOHAP)- (New Program)	X/P	20	Existing		20		20
4. Self-Help Construction/Rehab (24)	X/P	26	New			26	26
5. Acquisition, Rehab & Sale - (New Program)		10	Rehab		5	5	10
6. HUD Demonstration Housing (0)		20	Existing		10	10	20
7. Rehab/Retrofit (120)	X/P	110	Rehab	45	45	20	110
8. Emergency Repair (105)	X	200	Rehab	80	40	80	200
9. First-time Homebuyer 203(k) (2)	X	0					

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