

**NOTICE OF CALL OF SPECIAL MEETING  
TO THE MEMBERS OF THE SUSANVILLE LOAN COMMITTEE**

You are hereby notified that a SPECIAL MEETING of the Susanville Loan Committee will be held in the upstairs Conference Room of City Hall in the City of Susanville at 66 North Lassen Street, Susanville, California on **July 10, 2019 at 3:00 p.m.** to transact the following business:

Call Meeting to Order  
Roll Call

1. **APPROVAL OF THE AGENDA:**
2. **APPROVAL OF MINUTES:** None.
3. **PUBLIC COMMENT:** Members of the public may address the Commission concerning **any item on the agenda** prior to or during consideration of that item.
4. **MATTERS FOR BOARD CONSIDERATION:**
  - A. Elect Chairperson and Vice Chairperson for 2019 calendar year
  - B. Discussion regarding updated housing program guidelines
  - C. Review and discuss mock applicant files for training purposes
5. **BOARD MEMBER ISSUES/REPORTS:**
6. **ADJOURNMENT**

**AFFIDAVIT OF MAILING NOTICE**

I, the undersigned Project Manager of the City of Susanville, California do hereby certify that a copy of the **NOTICE OF CALL OF SPECIAL MEETING, July 10, 2019 at 3:00 p.m.** was delivered to each and every person set forth on the list contained herein on the 9th day of July, 2019. A copy of said Notice is attached hereto.

I declare under penalty of perjury that the foregoing is true and correct.

Dated at Susanville, California this 9th day of July, 2019.

  
\_\_\_\_\_  
Quincy McCourt, Project Manager

Brian Wilson	emailed
Mendy Schuster	emailed
Michael Wilson	emailed
Debi Savage	emailed
Marlin Johnson	emailed
Cheryl Holmes	emailed
Melissa Pickett	emailed

**Submitted By:** Quincy McCourt, Project Manager

**Action Date:** July 10, 2019

**AGENDA ITEM**

**SUBJECT:** Elect Chairperson and Vice Chairperson for the 2019 Calendar Year

**SUMMARY:** The Susanville Loan Committee will consider the appointment of a Chair and Vice Chair to serve during the 2019 calendar year.

**FISCAL IMPACT:** None.

**ACTION REQUESTED:** Appointment of Chair and Vice Chair for the 2019 calendar year.

**ATTACHMENTS:** None.

**Submitted By:** Quincy McCourt, Project Manager

**Action Date:** July 10, 2019

**AGENDA ITEM**

**SUBJECT:** Discussion regarding updated housing program guidelines

**PRESENTED BY:** Quincy McCourt, Project Manager

**SUMMARY:** A general discussion will occur regarding the changes to the housing program guidelines. The Council previously adopted (in 2015) guidelines for the CDBG Homeownership Assistance Program which allowed for an applicant to receive a loan in an amount up to 50% of the purchase price for 30 years at 3% (applied annually for ten years, then dropped off every year for ten years until only principal remained) with a 1% down payment required. At year 30, once the primary loan was paid off, the secondary (City) loan was also due and payable.

Updated guidelines were adopted by the City Council in 2018 that included HOME (First-Time Homebuyer *and Rehab*), CDBG (Homeowner Assistance) and CalHOME (not currently available through the City) Programs. At that time, the Council limited the amount to \$50,000, extended the term to 45 years, removed the interest amount and kept the required 1% down payment for both available programs.

Staff is recommending the Loan Committee review and discuss the changes and offer input.

**FISCAL IMPACT:** None

**ACTION REQUESTED:** Provide recommendation to staff

**ATTACHMENTS:** None

**Submitted By:** Quincy McCourt, Project Manager

**Action Date:** July 10, 2019

**AGENDA ITEM**

**SUBJECT:** Review and discuss mock applicant files for training purposes

**PRESENTED BY:** Quincy McCourt, Project Manager

**SUMMARY:** In an effort to prepare both staff and committee members for future applicant review, staff would like to discuss six mock scenarios to become familiar with the process.

**FISCAL IMPACT:** None.

**ACTION  
REQUESTED:** Discussion item.

**ATTACHMENTS:** Mock applicant summary sheets

CITY OF SUSANVILLE  
FIRST TIME HOME BUYER DOWN PAYMENT ASSISTANCE PROGRAM  
LOAN RECOMMENDATION REPORT

DATE: July 10, 2019  
TO: City of Susanville Loan Committee  
FROM: Hannah, Crow  
RE: Housing Loan Recommendation Loan No. 01-HOME-0536(20)  
Case#: 1

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**HOUSEHOLD DATA**

Estate of Case#: 1  
Emerald Neighborhood

**FINDINGS**

1. Case#: 1 met the program requirements. Case#: 1 is a 19 year old college student who is going to LCC and taking online classes so he can still work on his parents farm. His fiancé is expecting and they would like our help in purchasing their first home.
2. The house of interest is a 3 bedroom, one bath house built in 1990 that costs approximately \$100,000.
3. They are able to pay \$70,000 and just need \$30,000 from the First Time Homebuyers Program.
4. Case#: 1 is putting 1% down.

**ACTION REQUESTED**

Direction to staff.

NOW, THEREFORE THE CITY OF SUSANVILLE LOAN COMMITTEE hereby approves the waiver of the agreed upon accrued interest on Loan No. 01-HOME-0536(20) in the amount of \$\_\_\_\_\_.

Approved/Denied \_\_\_\_\_  
Brian Wilson City Council

Approved/Denied \_\_\_\_\_  
Mendy Schuster City Council

Approved/Denied \_\_\_\_\_  
Mike Wilson City Administrator

Approved/Denied \_\_\_\_\_  
Debi Savage Finance Manager

Approved/Denied \_\_\_\_\_  
Marlin Johnson Planner

Approved/Denied \_\_\_\_\_  
Cheryl Holmes Community Member

Approved/Denied \_\_\_\_\_  
Melissa Pickett Community Member

DATED: July 10, 2019

ATTEST:

\_\_\_\_\_  
Quincy McCourt, Project Manager

CITY OF SUSANVILLE  
FIRST TIME HOME BUYER DOWN PAYMENT ASSISTANCE PROGRAM  
LOAN RECOMMENDATION REPORT

DATE: July 10, 2019  
TO: City of Susanville Loan Committee  
FROM: Hannah, Crow  
RE: Housing Loan Recommendation Loan No. 01-HOME-0536(20)  
Case#: 2

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**HOUSEHOLD DATA**

Estate of Case#: 2  
Cherry Neighborhood

**FINDINGS**

1. Case#: 2 met the program requirements. Case#: 2 met the requirements as he is a 22 year old single father of twins who is looking to purchase his first home with the help of the First Time Home Buyers Program.
2. The house of interest is a 3 bedroom, two bathroom house built in 1979 with a purchase price of \$145,000.
3. Case#: 2 has secured \$90,000. The gap we need to provide is \$55,000, but being that the max amount of money the FTHB Loan Program can do is \$50,000, he has to secure another \$5,000.
4. The applicant is putting \$1,000 down (about 1.05%)
5. The program provided for First Time Homebuyers assistance can provide up to \$50,000 max, which he has not gone over.

**ACTION REQUESTED**

Direction to staff.

NOW, THEREFORE THE CITY OF SUSANVILLE LOAN COMMITTEE hereby approves the waiver of the agreed upon accrued interest on Loan No. 01-HOME-0536(20) in the amount of \$\_\_\_\_\_.

Approved/Denied \_\_\_\_\_  
Brian Wilson City Council

Approved/Denied \_\_\_\_\_  
Mendy Schuster City Council

Approved/Denied \_\_\_\_\_  
Mike Wilson City Administrator

Approved/Denied \_\_\_\_\_  
Debi Savage Finance Manager

Approved/Denied \_\_\_\_\_  
Marlin Johnson Planner

Approved/Denied \_\_\_\_\_  
Cheryl Holmes Community Member

Approved/Denied \_\_\_\_\_  
Melissa Pickett Community Member

DATED: July 10, 2019

ATTEST:

\_\_\_\_\_  
Quincy McCourt, Project Manager

CITY OF SUSANVILLE  
SINGLE-FAMILY HOUSING REHABILITATION ASSISTANCE PROGRAM  
LOAN RECOMMENDATION REPORT

DATE: July 10, 2019

TO: City of Susanville Loan Committee

FROM: Becky Struthers

RE: Housing Loan Recommendation Loan No. 01-HOME-0536(20)  
Case#: 3

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**HOUSEHOLD DATA**

Estate of Case#: 3  
Skyline Neighborhood

**FINDINGS**

1. Case#: 3 met the program requirements. Case#: 3 met the program requirements as low- income with a family of four earning less than 80% of area median income annually.
2. The subject property is a three bedroom/two bath house built in 1996.
3. There is a faulty circuit in the basement that is made out of nob and tube (old electrical wire). It has to be upgraded to modern wiring.
4. The cost for the upgrading of wiring is exceedingly high.
5. Additional funding assistance was provided by Resources for Rural Community Development.
6. The proposed loan to value ratio is within program guidelines.

**ACTION REQUESTED**

Direction to staff.

NOW, THEREFORE THE CITY OF SUSANVILLE LOAN COMMITTEE hereby approves the waiver of the agreed upon accrued interest on Loan No. 01-HOME-0536(20) in the amount of \$\_\_\_\_\_.

Approved/Denied \_\_\_\_\_  
Brian Wilson City Council

Approved/Denied \_\_\_\_\_  
Mendy Schuster City Council

Approved/Denied \_\_\_\_\_  
Mike Wilson City Administrator

Approved/Denied \_\_\_\_\_  
Debi Savage Finance Manager

Approved/Denied \_\_\_\_\_  
Marlin Johnson Planner

Approved/Denied \_\_\_\_\_  
Cheryl Holmes Community Member

Approved/Denied \_\_\_\_\_  
Melissa Pickett Community Member

DATED: July 10, 2019

ATTEST:

\_\_\_\_\_  
Quincy McCourt, Project Manager

CITY OF SUSANVILLE  
FIRST TIME HOME BUYER DOWN PAYMENT ASSISTANCE PROGRAM  
LOAN RECOMMENDATION REPORT

DATE: July 10, 2019

TO: City of Susanville Loan Committee

FROM: Becky Struthers, Administrative Intern

RE: Housing Loan Recommendation Loan No. 01-HOME-0536(20)  
Case#: 4

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**HOUSEHOLD DATA**

Estate of Case#: 4  
North Neighborhood

**FINDINGS**

1. Case#: 4 met the program requirements. Case#: 4 met the program requirements as low income with a family of two earning less than 80% of area median income annually.
2. The subject property is a three bedroom/two bath house built in 2000 with a purchase price of \$150,000, property is appraised at \$150,000.
3. The applicant has secured a lender financing in the amount of \$100,000. The affordability gap that the City funds will fill is \$50,000.
4. The applicant is putting \$1,500 down (approximately 1%).
5. The applicant meets underwriting standards.
6. The program provides for First Time Homebuyer Assistance by offering a “silent second” Promissory Note and Deed of Trust that has no interest.

**ACTION REQUESTED**

Direction to staff.

NOW, THEREFORE THE CITY OF SUSANVILLE LOAN COMMITTEE hereby approves the waiver of the agreed upon accrued interest on Loan No. 01-HOME-0536(20) in the amount of \$\_\_\_\_\_.

Approved/Denied \_\_\_\_\_  
Brian Wilson City Council

Approved/Denied \_\_\_\_\_  
Mendy Schuster City Council

Approved/Denied \_\_\_\_\_  
Mike Wilson City Administrator

Approved/Denied \_\_\_\_\_  
Debi Savage Finance Manager

Approved/Denied \_\_\_\_\_  
Marlin Johnson Planner

Approved/Denied \_\_\_\_\_  
Cheryl Holmes Community Member

Approved/Denied \_\_\_\_\_  
Melissa Pickett Community Member

DATED: July 10, 2019

ATTEST:

\_\_\_\_\_  
Quincy McCourt, Project Manager

CITY OF SUSANVILLE  
FIRST TIME HOME BUYER DOWN PAYMENT ASSISTANCE PROGRAM  
LOAN RECOMMENDATION REPORT

DATE: July 10, 2019

TO: City of Susanville Loan Committee

FROM: Becky Struthers, Administrative Intern

RE: Housing Loan Recommendation Loan No. 01-HOME-0536(20)  
Case#: 5

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**HOUSEHOLD DATA**

Estate of Case#: 5  
75 Emerald Court

**FINDINGS**

1. Case#: 5 met the program requirements as low income with a family of one earning less than 80% of area median income annually.
2. The subject is a two bedroom/one bath house built in 1985 with a purchase price of \$165,000, property appraised at \$165,000.
3. The applicant has secured First Trust Deed financing in the amount of \$100,000. The affordability gap is \$65,000, the City funds will fill \$50,000. The City RLF funds are silent and do not require monthly payments.
4. The applicant is putting \$1,650 down (approximately 1%).
5. The applicant meets underwriting standards.
6. The program provides for First Time Homebuyer Assistance by offering a “silent second” Promissory Note and Deed of Trust that has no interest.

**ACTION REQUESTED**

Direction to staff.

NOW, THEREFORE THE CITY OF SUSANVILLE LOAN COMMITTEE hereby approves the waiver of the agreed upon accrued interest on Loan No. 01-HOME-0536(20) in the amount of \$\_\_\_\_\_.

Approved/Denied \_\_\_\_\_  
Brian Wilson City Council

Approved/Denied \_\_\_\_\_  
Mendy Schuster City Council

Approved/Denied \_\_\_\_\_  
Mike Wilson City Administrator

Approved/Denied \_\_\_\_\_  
Debi Savage Finance Manager

Approved/Denied \_\_\_\_\_  
Marlin Johnson Planner

Approved/Denied \_\_\_\_\_  
Cheryl Holmes Community Member

Approved/Denied \_\_\_\_\_  
Melissa Pickett Community Member

DATED: July 10, 2019

ATTEST:

\_\_\_\_\_  
Quincy McCourt, Project Manager

CITY OF SUSANVILLE  
SINGLE FAMILY HOUSING REHABILITATION ASSISTANCE PROGRAM  
LOAN RECOMMENDATION REPORT

DATE: July 10, 2019  
TO: City of Susanville Loan Committee  
FROM: Hannah Crow, Administrative Intern  
RE: Housing Loan Recommendation Loan No. 01-HOME-0536(20)  
Case#: 6

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**HOUSEHOLD DATA**

Estate of Case#: 6  
75 Emerald Court

**FINDINGS**

1. Case#: 6 met the program requirements. Case#: 6 is a 40 year old married mom of 5 who is looking into Rehabilitation Program for her house.
2. The property is a 5 bedroom house with 3 bathrooms built in 1978 with a payment of \$1,580.
3. Their house does not have a foundation and Case#: 6 would like the help of the Single Family Housing Rehabilitation Assistance to get a foundation put under her house.
4. The cost to fix her foundation is extremely high and she needs the Rehabilitation Program to help pay for it.

**ACTION REQUESTED**

Direction to staff.

NOW, THEREFORE THE CITY OF SUSANVILLE LOAN COMMITTEE hereby approves the waiver of the agreed upon accrued interest on Loan No. 01-HOME-0536(20) in the amount of \$\_\_\_\_\_.

Approved/Denied \_\_\_\_\_  
Brian Wilson City Council

Approved/Denied \_\_\_\_\_  
Mendy Schuster City Council

Approved/Denied \_\_\_\_\_  
Mike Wilson City Administrator

Approved/Denied \_\_\_\_\_  
Debi Savage Finance Manager

Approved/Denied \_\_\_\_\_  
Marlin Johnson Planner

Approved/Denied \_\_\_\_\_  
Cheryl Holmes Community Member

Approved/Denied \_\_\_\_\_  
Melissa Pickett Community Member

DATED: July 10, 2019

ATTEST:

\_\_\_\_\_  
Quincy McCourt, Project Manager