

**Application for Federal Assistance SF-424**

**\* 1. Type of Submission:**

- Preapplication
- Application
- Changed/Corrected Application

**\* 2. Type of Application:**

- New
- Continuation
- Revision

**\* If Revision, select appropriate letter(s):**

**\* Other (Specify):**

**\* 3. Date Received:**

01/04/2012

**4. Applicant Identifier:**

**5a. Federal Entity Identifier:**

**5b. Federal Award Identifier:**

**State Use Only:**

**6. Date Received by State:**

**7. State Application Identifier:**

**8. APPLICANT INFORMATION:**

**\* a. Legal Name:** Dry Creek Rancheria Band of Pomo Indians

**\* b. Employer/Taxpayer Identification Number (EIN/TIN):**

**\* c. Organizational DUNS:**

8398860410000

**d. Address:**

**\* Street1:**

P.O. Box 607

**Street2:**

**\* City:**

Geyserville

**County/Parish:**

**\* State:**

CA: California

**Province:**

**\* Country:**

USA: UNITED STATES

**\* Zip / Postal Code:**

95441-0607

**e. Organizational Unit:**

**Department Name:**

**Division Name:**

**f. Name and contact information of person to be contacted on matters involving this application:**

**Prefix:**

**\* First Name:**

Dave

**Middle Name:**

**\* Last Name:**

Cade

**Suffix:**

**Title:**

Housing Manager

**Organizational Affiliation:**

**\* Telephone Number:**

(707) 235-7950

**Fax Number:**

**\* Email:**

DaveC@drycreekrancheria.com

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

I: Indian/Native American Tribal Government (Federally Recognized)

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

US Department of Housing and Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14.862

CFDA Title:

Indian Community Development Block Grant Program

**\* 12. Funding Opportunity Number:**

FR-5600-N-02

\* Title:

Community Development Block Grant Program for Indian Tribes and Alaska Native Villages (ICDBG)

**13. Competition Identification Number:**

ICDBG-02

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Add Attachment

Delete Attachment

View Attachment

**\* 15. Descriptive Title of Applicant's Project:**

Housing Assistance Program

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant

b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

**17. Proposed Project:**

\* a. Start Date:

\* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="605,000.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="135,000.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="740,000.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- Yes
- No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

**21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:  \* First Name:   
Middle Name:   
\* Last Name:   
Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative:  \* Date Signed:



**NARRATIVES TO RATING FACTORS**  
**PROJECT NAME: HOMEOWNERSHIP ASSISTANCE**  
**CATEGORY: HOMEOWNERSHIP ASSISTANCE PROGRAM**  
**CURRENT GRANTEE**

**RATING FACTOR 1: CAPACITY OF APPLICANT**

**Rating Factor 1, Subfactor 1: Capacity of Applicant**

The Dry Creek Rancheria Band of Pomo Indians (“DCR”) has experienced staff that have successfully managed federally funded grants; more importantly, grants for Homeowner Assistance under the Tribe’s Native American Housing and Self-Determination Act (NAHASDA) Indian Housing Block Grant, a program similar to the one being proposed. The Tribe has now also successfully managing two ICDBG homeownership assistance programs. This indicates the Tribe has the management and administrative capacity to fulfill its housing programs.

DCR Housing Management has cultivated working partnerships with agencies and experts in the field of homebuyer education, real estate, and mortgage lending. These partnerships have assisted homebuyers in meeting their homeownership goals. In order to meet the need of this proposed Homeowner Assistance Project and effectively serve tribal homebuyers, DCR will expand its partnership to bring additional resources to beneficiaries.

**Rating Factor 1, Subfactor 1a: Managerial and Technical Staff**

DCR has successfully managed and implemented its tribal housing programs for the past five years. More specifically, existing NAHASDA funds are being managed to aid in down payment assistance, homeowner rehab, rental assistance, utility assistance and basic counseling services for each of these program categories. With the approval of DCR Board of Directors, the housing department currently has approved and implemented NAHASDA down payment assistance policies to ensure the guidelines for each program are being followed. The Tribe is currently operating a successful ICDBG Homeowner Assistance Program. The program has generated significant demand among tribal members. Below is a description of key staff and partners who will administer the proposed project.

*Project Manager*

Roles/Responsibilities: The Project Manager will be responsible for developing project guidelines and overall project oversight. He will oversee project implementation, prepare the program budget and schedules in conjunction with the Program Specialist, monitor the project for compliance and sign all grant agreements. The Project Manager will also assist in providing portions of the financial literacy and homeownership training to potential homeowners. He will ensure compliance with contract language, DCR policies, Tribal laws, ordinances and licenses, and Federal regulations, guidelines and requirements.

Knowledge/Experience: Dave Cade, DCR Housing Manager, will serve as the overall Project Manager. He has been the Manager of DCR Housing Department since April of 2010. Mr.

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Cade has successfully managed several Federal Indian housing programs, which include administering Indian Housing Block Grants (IHBGs) and composing Indian Housing Plans (IHPs). Most recently, he has been successfully managing the Tribe's existing ICDBG Homeownership Assistance Program and is on track to close out the 2006 grant on time, within budget and with timely reporting. He has fifteen years of experience managing Native American nonprofit organizations, community resource centers, economic development initiatives and tribal housing programs. In the last five years, Mr. Cade has direct experience managing projects that include creation of homeownership, renewable energy, and transitional housing resources in rural and urban Native communities. He has lead tribal efforts to expand homeownership opportunities on fee simple, allotments and tribal trust lands in California, New Mexico and Nebraska.

Mr. Cade has more than ten years of experience successfully managing tribal housing programs and administering federal grants. In the last five years, Mr. Cade has demonstrated relevant and successful project manager experience related to the proposed ICDBG project as follows:

- ✓ Met DCR's 2010 target goal for homeownership as stated in its 2009 Indian Housing Plan during his first year as Housing Director, including providing down payment assistance to ensure meeting homeownership goals and is successfully managing DCR's current ICDBG Housing Assistance program;
- ✓ Successfully managed NAHASDA funds for DCR in 2010, Northern Ponca Housing Authority in 2007-2008 and Chukchansi Indian Housing Authority in 2005-2007; Successfully revamped programs and brought them back into compliance and met target goals;
- ✓ Successfully managed ICDBG funds for the Northern Ponca Housing Authority and Nambe Pueblo Housing Entity to assist and support first-time homeowners in 2005 and 2007-2008; Successfully met project goals and grant compliance requirements;
- ✓ Successfully completed First Nation Oweesta's certification requirements to become a financial education trainer using Fannie Mae/First Nations Oweesta's *Building Native Communities* curriculum in 2009;
- ✓ Established successful partnerships with mortgage lenders and certified financial education trainers to provide housing fairs, financial literacy trainings and first time homebuyer workshops for the Northern Ponca Housing Authority in 2008 and the Chukchansi Indian Housing Authority in 2007.

#### *Program Specialist*

Roles/Responsibilities: The Program Specialist will assist the Program Director in developing project guidelines and carrying out the many day-to-day responsibilities of the project. She will provide outreach to tribal members on the waiting list to become homeowners. She will assist tribal members interested in applying for the program by providing one-on-one counseling services related to developing personal budgets and saving plans, determining ability to qualify for the program, determining housing affordability and assisting with applicants' loan applications. The Program Specialist will act as the liaison between tribal members, lenders and other parties involved in the process. She will meet regularly with the Project Manager to provide project updates and ensure grant compliance.

Knowledge/Experience: DCR's Housing Assistant Kia De La O is an enrolled member of the Round Valley Rancheria. Ms. De La O joined the Housing Department staff in 2010 and brings valuable recent experience in mortgage lending to the program. She worked as loan officer for a mortgage lender in Santa Rosa, CA for a year. She also worked as a loan transfer coordinator for three (3) years prior to that, processing a pool of loans for the secondary market. Prior to working as a loan officer Ms. De La O worked for three years as an escrow assistant for a local title company. Duties there included drafting loan documents, disbursing funds, researching the status of titles, conducting loan signings and transmitting legal documents to the Sonoma County Recorder's office. Ms. De La O is a licensed Notary Public and has previously been licensed as a real estate agent in the State of California.

In her current capacity, Ms. De La O has been very successful in assisting tribal members interested in becoming homeowners. She has assisted potential homeowners with basic counseling services and loan packaging. Her work helped DCR meet the 2010 target goal for homeownership as stated in its 2009 Indian Housing Plan. She sustains a close working relationship with non-profit partners for the purposes of networking and providing homebuyer, financial fitness and credit training. Prior to joining DCR, Ms. De La O assisted with loan packaging and underwriting to help over 1500 individuals become homeowners.

#### *Training Coordinator*

Roles/Responsibilities: The Program Trainer is responsible for coordinating and implementing financial literacy and homebuyer education trainings for potential program participants. He will work with partners and staff to identify a training schedule, identify trainers and market trainings to tribal members. He will also be responsible for ensuring training evaluations are completed. The Training Coordinator will also act as a trainer for many of the scheduled trainings.

Knowledge/Experience: Armon Isaiah Baptiste, a current consultant of the Tribe, will act as Training Coordinator. Mr. Baptiste is the Vice-Chair and a tribal member for the Yahmonee Maidu of the Si Lom Koiyo tribe in California. He is also a member of the board of the United Native Housing Development Corporation based in Ukiah, which is the first Native American based Community Housing Development Organization (CHDO) in California. He has worked as a mortgage planner, lending specialist and real estate within his Native community for the past six years. Mr. Baptiste has provided financial literacy trainings, homebuyer education trainings and credit coaching, assisting over 40 Native families in making home ownership a reality. Mr. Baptiste has also received the following trainings and certifications:

- ✓ Certified as a Pathways Homeownership instructor through the National American Indian Housing Council (2009)
- ✓ Participant in the Native Communities Financing Initiative (First Nations Oweesta, U.S. Dept of Treasury, 2010)
- ✓ Certified as a Building Native Communities: Financial Skills for Families through First Nations Oweesta Corporation (2009)

### *Finance Manager*

Roles/Responsibilities: The Finance Manager is responsible for financial reporting requirements, accounting for all grant funds, overall grant compliance, making grant draw downs based on program expenditures, preparing vouchers, and monitoring budget information. The Finance Manager and his staff will perform daily financial operations, and is responsible for all financial reporting in accordance with 24 CFR part 85 and 24 CFR 1000 and adherence to DCR policies and procedures.

Knowledge/Experience: Hans Winkler will be the Finance Manager for this project. He is a licensed Certified Public Accountant (CPA) in the State of California and has been employed by DCR as its Chief Finance Officer since 2004. Currently, the Finance Manager is responsible for financial management of the IHBG, and numerous other federal funds received by DCR. Mr. Winkler has developed an excellent financial track record of experience in his tenure with DCR. He has met financial reporting requirements in a timely manner for the numerous federally funded projects DCR administers. The most recent 2008, 2009 and 2010 external audits conducted had no major findings. The 2011 audit is not yet complete. Mr. Winkler is a graduate of the Sonoma State University.

### **Rating Factor 1, Subfactor 1b: Project Implementation Plan**

The proposed project will allow ten tribal members to receive down payment assistance. Please see attached Form HUD-4125 for specific tasks and timelines that will be undertaken as part of the project.

### **Rating Factor 1, Subfactor 1c: Financial Management**

DCR's financial management system meets all requirements of 24 CFR Part 85 and 24 CFR Part 1003. DCR has a comprehensive, written Fiscal Policy and Procedures manual approved by the DCR Board of Directors. These policies adhere to all applicable Tribal and other laws. DCR financial management policies ensure that all external funds will be used in accordance with all program requirements. They are consistent with the requirements and standards of OMB Circular NO A-87, OMB Circular A-128 and 24 CFR Parts 85 and 1003.

DCR uses a fund accounting software package called Sage MIP. It is a fully integrated, fully automated, self-balancing software package enabling DCR to properly account for all its assets, liabilities, revenues and expenditures using a detailed chart of accounts. This system helps ensure DCR is able to meet the requirements of 24 CFR Part 85 and 24 CFR Part 1003.

In order to meet the financial reporting requirement, accounting records, allowable costs and source documentation as described in Subpart C – 85.20 (b)(1), (b)(2), (b)(5) and (b)(6), DCR's accounting records are automatically updated as each transaction is posted in the general ledger. The chart of accounts used in the general ledger is detailed, showing expenditure line items allowing for ease in determination of expenditure by department, by grant type and grant year. Expenditures are generated from properly coded vendor invoices, for which proper procurement procedures have been followed. Allowable costs are determined through knowledge about the approved grant budget at the time a purchase order is issued. Accurate and timely financial

reports are generated for grants from this detailed information, including the IHP (Sec. 102) and APR (Sec. 404) as required by 24 CFR Part 1003.

Internal control over grant cash, real and personal property and other assets exist at DCR as described in Subpart C – 85.20 (b)(3). Inventories are maintained for capitalized real and personal property and these records are reconciled to the general ledger no less than annually. All cash account bank statements are reconciled to their respective cash accounts in the general ledger on a monthly basis without exception.

As described in Subpart C – 85.20 (b) (4), an overall actual-to-budget report is presented to DCR’s Board of Directors on a monthly basis. A detailed budget is prepared by DCR’s Finance Department and actual operations are compared to the budget throughout the fiscal year. Any significant variations are investigated and discussed with the appropriate department head.

DCR’s cash management minimizes, to the greatest possible extent, the lapse of time between the receipt of federal funds and subsequent disbursement of those funds as required in Subpart C – 85.20 (b)(7). DCR predominantly operates on a reimbursement method for requesting funds, meaning that DCR already expended funds for which it requests a drawdown. Program income is used to decrease the amount of federal funds requested.

The strength of DCR’s financial management system and adherence to federal regulations is demonstrated by the fact that there were no findings related to financial management (or any other area) in our FY 2008, FY 2009 and FY 2010 audits.

#### **Rating Factor 1, Subfactor 1d: Procurement and Contract Management**

DCR’s procurement and contract management system meets all requirements of 24 CFR Part 85 and 24 CFR Part 1003. DCR has a comprehensive Procurement section (beginning with Part XIV) in our Fiscal Policy and Procedures manual that addresses procurement and contract management. This policy adheres to all Tribal and other applicable laws. They are consistent with the requirements and standards of OMB Circular NO A-87, OMB Circular A-128 and 24 CFR Parts 85 and 1003. It specifically directs DCR staff to adhere to 24 CFR Part 85 and is also consistent with the requirements in 24 CFR Part 1003. The policy requires the same procurement procedures when using Federal and non-Federal funds, consistent with 24 CFR Part 85.36.

Per Subpart F of 24 CFR Part 1003, DCR’s procurement policies ensure ICDBG funds are used in accordance with all program requirements. Consistent with Part 1003.501, sub-recipients and contractors are required to comply with applicable federal guidelines and standards. As required in 24 CFR Part 85.36(b)(2), DCR maintains a contract administration system which ensures that contractors perform in accordance with the terms and conditions of their contracts or purchase orders. DCR’s policies include an Ethics in Public Contracting section (Part XXVII) as part of the policy as required in 24 CFR Part 85.36(b)(3). This section addresses how employees may engage in the award and administration of contracts and addresses employee conflict of interest issues. Procedures provide for a review of all purchases to avoid purchasing unnecessary and duplicate items per 24 CFR Part 85.36(b)(4). DCR’s procurement policies address procedures to foster economy and efficiency of purchases per 24 CFR Part 85.36(b)(5), (6) and (7). Only

responsible contractors may be awarded contracts as described in 24 CFR Part 85.36(b)(8). There are protest procedures outlined in the policy consistent with 24 CFR Part 85.36(b)(12). DCR's methods of procurement including full and open competition, small purchase and sealed bids are consistent with 24 CFR Part 85.36(c) and (d). Per 24 CFR Part 85.36(e), DCR takes affirmative action to contract with small and minority firms whenever possible. DCR will adhere to contract and price requirements of 24 CFR Part 85.36(f). All technical specifications for proposed procurements will be made available to the awarding agency when requested, per 24 CFR Part 85.36(g). DCR will require bonding on projects when appropriate and in accordance with 24 CFR Part 85.36(h).

The strength of DCR's current procurement and contract management system is demonstrated by the fact that there were no findings related to procurement or contract management (or any other area) in our FY 2008, FY 2009 and FY 2010 audits.

### **Rating Factor 1, Subfactor 2: Past Performance**

HUD will rely on information on file for this section. No narrative is required.

## **RATING FACTOR 2: NEED/EXTENT OF THE PROBLEM**

### **Rating Factor 2, Subfactor 1: Need and Viability**

#### Need

The Proposed Homeowner Assistance Program meets an essential community development need and is critical to the viability of the community. This proposed project clearly demonstrates the Tribe is making the effort to stabilize its Native community as well as impact the housing market in its overall service area. Through education this program will increase homeownership opportunities for tribal members that meet the program's income criteria. The project will allow the Tribe to assist ten tribal homebuyers with 50% of down payment costs, closing costs and an additional subsidy to make the cost of a home affordable.

The Dry Creek Rancheria Band of Pomo Indians is comprised of 1,038 tribal members (2011, *Tribal Enrollment Office*). The Rancheria, located outside the small, rural town of Geyserville, CA covers only 75 acres of what was once an 86,400 acre territory. There are no residences on the Rancheria. Among the nearly 1,000 people who make up the Tribal membership, the majority reside close to their ancestral lands in rural Sonoma County, CA, some seventy-five miles north of San Francisco.

Income and employment levels among Tribal members are significantly lower when compared with people in the larger community. An April, 2009 Housing Needs Assessment (conducted for the Tribe by Maxfield Research, an external consultant), in which 80% of Tribal members participated, indicates that among Tribal member heads of household, 36.6% are unemployed and another 10% work only part-time. This is compared to an unemployment rate of 9.8% for the Sonoma County and 9.5% for the Nation as a whole during the same time period. Nearly 70% of

Tribal households are low-income (below 80% AMI), and 33% of Tribal households have income below \$30,000 (*April 2009 Tribal Housing Assessment*). As reported to the Bureau of Indian Affairs in a Labor Market Report, 38% of Tribal member adults are unemployed.

The majority of Tribal members rent their residence – 63% – compared with 37% who own homes. Compare this to the national average of almost 70% of Americans who own a home. Well over 50% of Tribal households are “cost-burdened (i.e., paying more than 30% of their income for total housing costs). The percentage is considerably higher at lower income levels. Among low-income households, 75% are cost-burdened (*April 2009 Tribal Housing Assessment*).

Contrast the economic disparity of the Tribal community with the cost of housing in Sonoma County, where the majority of Tribal members reside, and the homeownership picture becomes bleak. Sonoma County is in the top five most expensive housing markets in the country when median home prices are compared to median incomes. The median price for a three-bedroom, two-bath home was \$310,000 in October 2011 (*Press Democrat*).

According to the *Housing Needs Assessment* over 50% of existing tribal homeowner and tenant households are paying more than 30% of their gross income to housing costs.

Tribal households paying more than 30% of their gross income to housing;

Number Tribal Households (Total households 140)	Tribal Household Income Range	Percentage of Income Going to Housing Costs
56	> \$20,000	35% or more
6	\$20,000 - \$49,999	30-34%
46	\$20,000 - \$49,999	35%
8	\$50,000 - \$74,999	30-34%
12	\$50,000 - \$74,999	35% or more
5	\$75,000 or more	30-34%
7	\$75,000 or more	35% or more

Given these statistics, homeownership is a difficult proposition for most Tribal members. DCR began operating our first ICDBG Homeownership Assistance Program in early 2011. The program has met with such success that we have subsequently applied to expand the program through the 2011 ICDBG and now the 2012 ICDBG. Homes in the area are at an all-time low, making homeownership a possibility for the first time for many tribal members. There is such strong demand that additional funds are needed to meet tribal member needs.

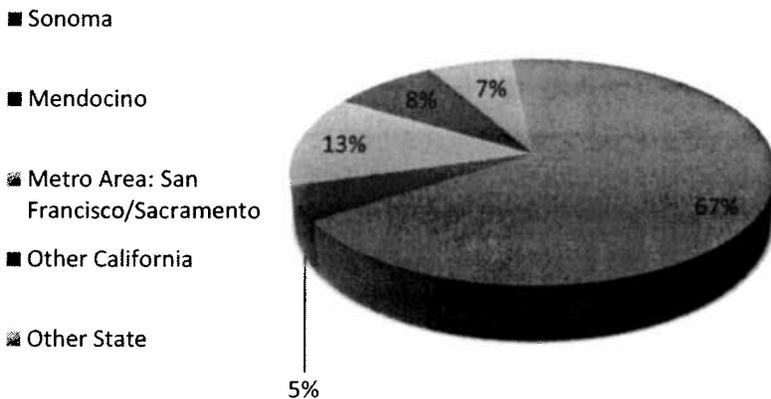
Viability

Although home prices remain very high in terms of the nation as a whole, they have dropped considerably in Sonoma County over the last several years. In 2005, the median home price was \$619,000, making homeownership virtually unobtainable for most Tribal members. By the fourth quarter of 2011, the median price had dropped 50% to \$310,000. For the first time, owning a

home is a real possibility for many tribal members. But the median price still remains high. In order for LMI households to qualify for a home and keep monthly payments reasonable, down payment and closing cost assistance is required as well as additional subsidy to reduce the overall cost to the homebuyer.

Based on the Housing needs survey there is a need for affordable, decent, housing in the Tribe’s service area. The survey indicates the highest populated and highest desire for new housing is in Sonoma County. Figure – 1, specifically indicates tribal members seeking homeownership opportunities, with 67% seeking this opportunity is Sonoma County.

**Figure – 1: Tenure of Homeownership sought by ideal location**



Homeownership is a proven method for improving the economic conditions of a community and building assets for families. Given that current housing prices are at decade low prices, individuals and families that are able to purchase homes now will most certainly recognize appreciation in the value of their homes over time. Building wealth through homeownership is a key strategy to moving individuals out of poverty and into the economic mainstream. Homeownership has been proven to yield other community and family benefits. Children of homeowners are more likely to obtain higher levels of education, higher lifetime annual income and eventually own their own home (*Solutions for America* [www.solutionsforamerica.org](http://www.solutionsforamerica.org)).

DCR’s proposed homeownership assistance program will provide a total of up to \$50,000 in assistance to LMI individuals and families. This will lower the cost of homeownership making it affordable for many tribal households. The opportunity for homeownership for tribal members has never been better. Increased homeownership will increase tribal members’ quality of life and economic security, giving them a more vested interest in the community. This is critical to long-term community viability, offering tribal members the opportunity for real, sustainable economic stability in the future.

**Rating Factor 2, Subfactor 2: Project Benefit**

The proposed project is a Homeownership Assistance Project. The Dry Creek Rancheria’s dollar amount from the 2012 ICDBG Factor 2 Needs Table is \$570. This falls within the 12 point range

of \$327-\$750. There will be 10 beneficiaries of the program. 100% of them will meet LMI requirements.

### **RATING FACTOR 3: SOUNDNESS OF APPROACH**

#### **Rating Factor 3, Subfactor 1: Description of and Rationale for Proposed Project**

##### *Project Description*

The proposed project includes providing training and homeowner assistance to ten LMI tribal members for the purchase of a home. The purpose of the program is to identify qualified LMI families, provide them with the information they need to be successful homeowners, and then provide them with the financial resources necessary to obtain an affordable home.

Dry Creek Rancheria Department of Housing will offer training courses to tribal members to prepare them for homeownership. Six homebuyer education classes combined with six financial literacy classes will be provided. Classes will be offered twice a quarter over a nine month period and any interested tribal member may attend these classes. The homebuyer education courses will use the *Pathways Home: A Native Homeownership Guide* curriculum and will cover the following topics:

- Exploring Homeownership
- Considering Mortgage-based Homeownership
- Budgeting for Homeownership and Calculating Affordability
- Evaluating Credit for Homeownership
- Finding a Home
- Applying for a Home Loan
- Meeting Your Financial Obligations
- Protecting Your Investment

Personal financial literacy training will also be provided in conjunction with the homeownership training. DCR will use the *Building Native Communities: Financial Skills for Families* curriculum. This training is designed to teach families personal financial management skills to help them achieve financial success. Topics covered include:

- Building a Healthy Economy
- Developing a Spending Plan
- Working with Checking and Savings Accounts
- Understanding Credit and Your Credit Report
- Accessing Credit Part I and Accessing Credit Part II

All training will be provided by qualified training instructors at no cost to attendees.

As training is completed, ten LMI qualified families will be identified to receive financial assistance for home purchase. These families will be identified on a first-come,-first served basis, according to DCR's waiting list. DCR maintains a waiting list for homeownership. Using this waiting list, potential LMI qualified families have been identified below. DCR began offering

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homeowners assistance with our 2006 ICDBG and again with our 2010 ICDBG. As a result of the program, we have seen a significant increase in demand for homeownership among DCR tribal members. We expect to see even more members on the waiting list by the summer of 2012.

### Potential LMI FTHB Participant Households

Based on 2012 Income Limits

Sonoma County, CA MFI - \$82,600  
 LMI HH Qualification Amounts:  
 1 person - \$45,500 2 person - \$52,000 3 person - \$58,500 4 person - \$65,000  
 5 person - \$70,200 6 person - \$75,400 7 person - \$80,600 8 person - \$85,800

		Size	Income Level	County
1	Household	7	\$ 77,433	Sonoma
2	Household	5	\$ 74,698	Sonoma
3	Household	4	\$ 59,199	Sonoma
4	Household	3	\$ 52,512	Sonoma
5	Household	3	\$ 51,963	Sonoma
6	Household	4	\$ 51,870	Sonoma
7	Household	8	\$ 45,144	Sonoma
8	Household	4	\$ 42,200	Sonoma
9	Household	4	\$ 41,496	Sonoma
10	Household	2	\$ 38,745	Sonoma
11	Household	4	\$ 37,800	Sonoma
12	Household	1	\$ 37,550	Sonoma
13	Household	3	\$ 33,542	Sonoma
14	Household	6	\$ 33,500	Salano
15	Household	3	\$ 31,632	Sonoma
16	Household	3	\$ 30,541	Sonoma
17	Household	5	\$ 30,356	Sonoma
18	Household	3	\$ 30,036	Shasta
19	Household	4	\$ 29,780	Sonoma
20	Household	3	\$ 29,380	Sonoma
21	Household	2	\$ 28,696	Sonoma
22	Household	1	\$ 27,576	Sonoma
23	Household	3	\$ 26,520	Sonoma
24	Household	2	\$ 26,512	Sonoma
25	Household	3	\$ 26,400	Sonoma
26	Household	2	\$ 26,064	Sonoma
27	Household	3	\$ 25,704	Sonoma
28	Household	1	\$ 24,660	Sonoma

29	Household	4	\$	24,129	Sonoma
30	Household	2	\$	23,340	Sonoma
31	Household	3	\$	23,125	Sonoma
32	Household	6	\$	21,270	Sacramento
33	Household	1	\$	21,120	Sonoma
34	Household	6	\$	21,096	Sonoma
35	Household	2	\$	20,990	Sacramento
36	Household	1	\$	20,364	Sonoma
37	Household	1	\$	20,160	Sonoma

Once potentially qualified LMI families are identified, they will be responsible for securing financing. Homebuyers will be required to keep mortgage payments – including principal, interest, taxes and insurance – at no more than 35% of their gross income. The tribe has conducted research on the mortgage loan products available to tribal borrowers and has concluded that the 184 HUD Guarantee Program is by far the most cost effective. The 184 HUD Loan Guarantee Program is a fixed rate product; this alleviates some of the possibilities of predatory lending practices that involve sub-prime loans with adjustable rates, and balloon payments. The 184 HUD Loan Guarantee Program does not require a mortgage insurance premium. The tribe will make certain the tribal home-buyer is provided with the 184 HUD Loan Guarantee Program information as well as CalHFA First Mortgage Loan products, and FHA. As long as home buyers meet the 35% gross income threshold, they will ultimately decide what product best fits their profile. DCR housing staff will be available to assist the tribal homebuyer in this process and will provide letters of commitment for homeownership assistance to help secure financing commitments.

Upon securing financing with a lender, or in some cases multiple lenders, the borrower will actively begin searching for a home in their price range. The tribal homebuyer will be given a list of HUD, Calhfa, and Fannie Mae homes for sale in that specific service area. There are currently 348 HUD homes listed for sale in California, and 3 of those homes are in Sonoma County. According to CalHFA’s website ([www.calhfa.ca.gov/REOProperties](http://www.calhfa.ca.gov/REOProperties)) there are 9 Real Estate Owned REO properties listed in Sonoma County. There currently are 86 homes available in Sonoma County on [www.homepath.com](http://www.homepath.com) website by Fannie Mae. All of the above listed home search websites are very user friendly for tribal borrowers. DCR housing staff will be available to assist tribal members with the home search process.

After a borrower has identified a home within their price range, DCR housing staff will work with the borrower and the lender to provide homeowner assistance in the form that will be most beneficial to the borrower. This assistance will include providing closing costs, up to half of the required down payment and additional subsidies that may take the form of additional down payment or interest buy-down. Requiring the borrower to pay half of the down payment cost will help ensure they have a vested interest in the home and have demonstrated commitment by saving a portion of the down payment. A total subsidy of up to \$53,560 will be provided to the ten program participants. Once the borrower has purchased the home, DCR staff will be available for post-purchase counseling.

### *Project Rationale*

As described in Rating Factor 2, the homeownership rate of just 37% among tribal members is significantly lower than the national average of almost 70%. Increased homeownership rates have proven to strengthen economic conditions of families and the communities they live in. In order to increase homeownership rates, the tribe basically has four options: (1) increase family gross incomes, (2) build affordable housing, (3) increase financial and homebuyer education, or (4) provide financial assistance in the form of down payments and other purchasing assistance to make homes more affordable.

The tribe is already engaging in option (1) to help families increase their gross incomes by providing job training opportunities. However, this process is typically very lengthy and, in a time of economic recession, does not guarantee that a person will actually get a better paying job when they are done with their training. Option (2), building more affordable housing, does result in homes that tribal members can afford. But this is a very lengthy process and is extremely challenging because so much of the area is already developed and building homes is a very expensive proposition.

Options (3) and (4), given the current housing market, are the most viable and cost-effective options with the greatest chance for long-term success and sustainability with the potential for real asset-building for the home buyer. As described in Rating Factor 2, although home prices remain very high in terms of the nation as a whole, they have dropped considerably over the last several years. In 2005, the median home price in Sonoma County was \$619,000, making homeownership virtually unobtainable for most tribal members. By the fourth quarter of 2011, the median price had dropped almost 50% to \$310,000 (*Sonoma County Press Democrat – Coldwell Banker research*). For the first time, owning a home is a real possibility for many tribal members. It also means there is real opportunity for building wealth through homeownership. The recent economic and financial crises have left a glut of homes available on the market. Because homes are at a decade low cost, purchasing a home now will almost certainly mean the homeowner will recognized long-term gain in their asset over time. For all of these reasons, option (4) of purchasing an existing home, combined with education described in option (3) is the most cost-effective with the greatest possibility for success.

But the median price still remains high. The median home price in Sonoma County of \$310,000 is more than twice the national median home price of just under \$164,200 (*National Association of Realtors, November 2011*). In order for LMI households to qualify for a home and keep monthly payments reasonable, down payment and closing cost assistance is required. The project is not restricted to Sonoma County, but over 95% of our income eligible participants reside in the county. As the values decrease, owner-occupied families with mortgages tend to owe more on their mortgage loan balances than what their homes are worth. We do not want borrowers to be subjected to this same type of situation. The significant total subsidy amounts will ensure the borrower has a viable interest in their new home from start to closing, and more importantly, for the life of their loan. The training provided will help the borrower understand their financial

situation as well as the responsibilities and benefits of being a homeowner. Together, the training and financial assistance options will help tribal members take advantage of the unique housing market and successfully build assets and wealth for their families for the long-term.

*Enhanced Community Viability*

This proposed project is in response to the Needs Assessment survey that aided the Tribe in developing DCR’s Indian Housing Plan. The proposed project is intended to provide tribal homebuyers with the tools needed to be successful homeowners, build family and community assets as well as promote economic self-sufficiency.

This proposal meets the needs of tribal members described in Rating Factor 2 by increasing the overall homeownership rate. Outputs and outcomes of this project that will lead to enhanced community viability include the following:

- *Trainings* – holding six homebuyer education classes, six financial literacy classes and 30 individuals receiving training
- *Homebuyers Assistance* – ten tribal members will receive up to \$53,560 in homebuyer assistance and will purchase a home and become homeowners.
- *Homeownership Rate* – the homeownership rate of the Tribe will increase from 37% to 40% as a result of the assistance provided in the program.

**Rating Factor 3, Subfactor 2: Budget and Cost Estimates**

Below are detailed cost estimates and their descriptions for the project, broken out by program and administrative costs to DCR. Cost estimates were developed by Dave Cade (Executive Director) in coordination with Hans Winkler, the Chief Financial Officer of the Tribe. Mr. Cade has developed and managed numerous housing assistance projects, including two ICDBG homeownership assistance projects, and Mr. Winkler has been the fiscal administrator for many successfully completed housing projects and is providing financial administration for the Tribe’s current Homeownership assistance programs (please see RF 1 above).

<b>Project Budget: Dry Creek Rancheria - Homeownership Assistance 2012 ICDBG Budget</b>					
<b>Item Description (Unit)</b>	<b>Quantity</b>	<b>Unit Price</b>	<b>ICDBG \$\$</b>	<b>Non-ICDBG \$\$</b>	<b>Total Cost</b>
<b>Program Costs</b>					
<i>Homeowner Assistance</i>					
Closing costs	10 recipients	\$8,500	\$85,000	\$0	\$85,000
50% of Req'd Downpayment	10 recipients	\$5,060	\$50,600	\$0	\$50,600
Add'l assistance - Subsidy	10 recipients	\$40,000	<u>\$400,000</u>	<u>\$0</u>	<u>\$400,000</u>
<i>Total Homeowner Assistance Costs</i>			\$535,600	\$0	\$535,600

<b><u>Trainings</u></b>					
Training Coordinator	5hrs/week x 30 weeks	\$50/hour	\$7,500	\$0	\$7,500
Trainers	12 classes x 8hrs/class	\$60/hour	\$5,760	\$0	\$5,760
Supplies/Marketing	12 classes	\$263/class	\$3,000	\$159	\$3,159
Meeting space @ the Grange	12 classes	\$125/day	\$1,500	\$0	\$1,500
Trainer Travel	12 classes x 130mi/class	\$0.50/mile	<u>\$780</u>	<u>\$0</u>	<u>\$780</u>
<b>Total Training Costs</b>			\$18,540	\$159	\$18,699
<b><u>Personnel (Salary &amp; Fringe)</u></b>					
Project Manager	20% FTE (10hrs/wk) x 24 months	\$48.45/hr	\$0	\$50,388	\$50,388
Program Specialist	25% FTE (10hrs/wk) x 24 months	\$26.25/hr	<u>\$21,800</u>	<u>\$5,500</u>	<u>\$27,300</u>
<b>Total Personnel Costs</b>			\$21,800	\$55,888	\$77,688
<b><u>Other</u></b>					
Travel to meet w/ clients, for trainings	325 miles/mo x 24 mo	\$0.50/mile	\$2,700	\$1,200	\$3,900
Office supplies	24 months	\$115/month	<u>\$2,760</u>	<u>\$0</u>	<u>\$2,760</u>
<b>Total Other Costs</b>			\$5,460	\$1,200	\$6,660
<b>Total Program Costs</b>			<b>\$581,400</b>	<b>\$57,247</b>	<b>\$638,647</b>
<b><u>Administrative Costs</u></b>					
<b><u>General admin costs</u></b>					
Admin - personnel (salary & fringe) CFO	10% FTE (4hrs/wk) x 24 months	\$55/hr	\$6,250	\$16,630	\$22,880
Admin - personnel (salary & fringe) Grants manager	25% FTE (10hrs/wk) x 24 months	\$37.50/hr	\$0	\$57,163	\$57,163
Admin - phone, internet & utilities	24 months	\$150/mo	\$0	\$3,600	\$3,600
Admin - supplies	24 months	\$15/mo	\$0	\$360	\$360
Indirect cost rate	25% excluding housing assistance	25%	<u>\$17,350</u>	<u>\$0</u>	<u>\$17,350</u>
<b>Total Admin Costs</b>			\$23,600	\$77,753	\$101,353
<b>Total Project Cost</b>			<b>\$605,000</b>	<b>\$135,000</b>	<b>\$740,000</b>

The Tribe's Indirect Cost Rate is 25%. The IDC was calculated excluding the homeowner assistance funds as required by HUD.

**Rating Factor 3, Subfactor 3: HUD Policy Priorities**

The proposed project does not qualify for HUD Policy Priorities.

**Rating Factor 3, Subfactor 4: Commitment to Sustain Activities**

The homeowner will be responsible for all ongoing maintenance responsibilities in the purchased homes. Participants receiving homeowner assistance will be required to first complete the homebuyer education and financial literacy training. The Pathway Home Homebuyer education curriculum includes a Post-Purchase module: Protecting Your Investment. This module covers in detail the routine maintenance on a home. This will help prepare the homeowner for their responsibilities once they purchase a home. The Building Native Communities financial literacy curriculum requires participants to create a household budget and learn how to live by it. This training will help homebuyers succeed in making their mortgage payments by better understanding their personal finances. The assistance provided through the proposed project will allow participants to purchase homes that are within their household budget, helping ensure they can meet their mortgage payments.

Participants receiving homeownership assistance will be required to sign a Memorandum of Agreement where they will commit to providing ongoing maintenance and repair of their purchased home. The MOA will require participants to agree to provide upkeep and maintenance on the home including: inspecting crawl spaces for water, servicing and cleaning the furnace, having chimneys and wood stoves cleaned, and keeping gutters and roof valleys clear of debris (please see attached s Homebuyer Assistance MOA).

Although the Tribe will not be responsible for any ongoing maintenance of the homes, Housing Department staff will be available for post-purchase counseling as needed.

**RATING FACTOR 4: LEVERAGING RESOURCES**

DCR commits \$135,000 of 2012 Indian Housing Block Funds towards the proposed project. This accounts for 18% of the total project cost of \$740,000. The Tribe’s 2012 Indian Housing Plan was approved by HUD. These funds have been identified and committed in the plan. Funds will be allocated to the proposed project as follows:

Personnel (fringe & salary):	\$57,247
General admin costs:	<u>\$77,753</u>
Total IHB Funds	\$135,000

**RATING FACTOR 5: COMPREHENSIVENESS AND COORDINATION**

**Rating Factor 5, Subfactor 1: Coordination**

The development of DCR’s Homeownership Assistance project has been the result of a coordinated, comprehensive planning process. DCR’s Department of Housing has coordinated

several organizations that are not providing direct financial support but share common goals and objectives as described below.

#### Westwater Financial

Westwater Financial is the emerging Community Development Financial Institution being developed by the Tribe. The Housing Department and Westwater Financial plan to partner together to provide financial literacy training to tribal members. We are also in discussions about creating an Individual Development Account program to help tribal members save for homeownership or starting or growing a business. Long-term plans may include Westwater Financial providing financing for homeownership.

#### Resource for Native Development

Resource for Native Development (RFND) is a Native CDFI training and technical assistance organization that provides support to 26 Tribes in Northern California. RFND has partnered with the Housing Department and Westwater Financial to expand asset building opportunities for the Dry Creek Rancheria's members.

#### Northern Circle Indian Housing Authority

DCR Housing Department has coordinated with Northern Circle Indian Housing Authority (NCIHA) to provide alternative homebuyer education opportunities for tribal members not living in Sonoma County. NCIHA's goals are to improve housing opportunities for tribal members in Northern California. NCIHA offers homebuyer education classes that are primarily held in Ukiah, which is approximately 55 miles north of Santa Rosa. Northern Circle Indian Housing Authority is a Tribally Designated Housing Entity TDHE and a HUD Approved Housing Counseling Agency. While DCR expects participants in the homeowner assistance project to be from Sonoma County, there is a possibility that some will live outside the county. In this case, NCIHA's homebuyer education courses will be an economical and convenient option to qualify for the program.

#### California Mortgage Brokers and Realtors

DCR continually works with California brokers and realtors to assess the housing market and identify existing services available to potential homeowners. The Housing Department has established working relationships with five Section 184 mortgage lenders. Representatives from Sky Valley Financial, Wells Fargo Home Mortgage, Gateway Mortgage, Executive Mortgage and First Tribal Lending have volunteered to present information about the Section 184 program at the Housing Department's first time homebuyer workshops in 2012 and 2013.

### **Rating Factor 5, Subfactor 2: Outputs, Outcomes and/or Goals**

#### Project Outputs

#1: The first project output will include providing 30 individuals with financial literacy and homebuyer education. This output will be achieved in years 1 and 2 as trainings are provided. Measurement and evaluation methods are described below.

#2: The second project output will include 10 homeownership units financed. This output will occur in years 2 and 3 and participants purchase their homes. Measurement and evaluation methods are described below.

Outputs of the project will be monitored and measured as described below.

Evaluation Tools	Training	Financial Assistance
A. Tools for Measurement	To track the number of trainings and the number of people attending trainings, DCR will use an intake log. Individuals will be required to sign in when they attend trainings.	DCR will maintain a database of tribal members who have received financial assistance to purchase a home, the amount of assistance received, the purchase price of the home and the loan amount.
B. Where Data Maintained	The data from the intake log will be entered into a DCR database and maintained in the DCR offices.	Data will be maintained in a DCR database and maintained at the DCR offices.
C. Source of Data	Participants will be tracked during the training through progress reports that state who attended and participated in the trainings. This will certify that they have completed the training.	DCR will use mortgage documents as the source of data. These documents will list the total closing costs, down payment amounts and additional subsidy information as well as purchase price and loan amounts.
D. Frequency of Collection	Data will be collected at the beginning and upon completion of each training.	Data will be collected upon the closing of the home and signing of the mortgage documents.
E. Processing of Data	DCR will maintain an Excel spreadsheet with a list of tribal members who have successfully completed the training.	DCR will maintain an Excel spreadsheet with a list of tribal members who have successfully purchased a home through the Homeowners Assistance program.

Project Outcome

The project outcome will be an increased homeownership rate of the tribe as ten families receive financial assistance in the form of closing costs, down payment assistance and additional subsidy to purchase a home. According to the Tribe's 2009 housing survey, 37% of tribal members owned their own home. Using this baseline measurement, an additional 10 tribal members becoming homeowners would increase the homeownership rate by 3% to a total homeownership rate of 40%. We will measure this using the 37% baseline of adult DCR tribal members. Upon completion of the project, we will determine the number of tribal members who became homeowners and divide by the total number of adult tribal members to determine the increase in the homeownership rate.



**Dry Creek Rancheria  
Homeowner Assistance Memorandum of Agreement**

This MOA is hereby entered into this \_\_\_ day of \_\_\_\_\_, 201\_ between the Dry Creek Rancheria Band of Pomo Indians (herein "DCR") and \_\_\_\_\_, member(s) of the DCR, Tribal No.(s) \_\_\_\_\_, the recipient of conditional homeownership assistance (herein "Homeowner"). In consideration for being awarded conditional homeownership assistance in an amount not to exceed \$\_\_\_\_\_ Homeowner and DCR hereby agree to the following terms and conditions.

**TERMS:**

THE TERM OF THIS MOA IS TEN YEARS, BEGINNING AT THE CLOSING DATE OF THE RESIDENCE PURCHASED USING HOMEOWNERSHIP ASSISTANCE FUNDS DESCRIBED BELOW.

DCR AGREES TO PROVIDE \$\_\_\_\_\_ IN THE FORM OF A GRANT THAT MAY BE CONVERTED TO A LOAN UPON CERTAIN CONDITIONS. FUNDS WILL BE USED FOR DOWNPAYMENT ASSISTANCE, CLOSING COSTS AND ADDITIONAL SUBSIDY FOR THE PURCHASE OF THE HOME DESCRIBED IN ATTACHMENT A. FUNDS WILL BE USED AS OUTLINED BELOW:

DOWNPAYMENT ASSISTANCE	\$_____
CLOSING COSTS	\$_____
HOME PURCHASE SUBSIDY	\$_____

IF THE HOMEOWNER SELLS THE RESIDENCE DURING THE TERM OF THIS MOA, THE GRANT WILL CONVERT TO A LOAN AND MUST BE REPAID IMMEDIATELY. THE PAYMENT DUE WILL BE A PRORATED AMOUNT EQUAL TO THE NUMBER OF MONTHS REMAINING IN THIS MOA ON THE SALE CLOSING DATE DIVIDED BY 120 TIMES THE ORIGINAL GRANT AMOUNT.

**CONDITIONS:**

THE HOMEOWNER(S) AGREES TO RESIDE AT THE RESIDENCE PURCHASED USING THE HOMEOWNERSHIP ASSISTANCE FUNDS DESCRIBED IN THIS MOU FOR A MINIMUM OF TEN (10) YEARS.

HOMEOWNER AGREES TO PROVIDE ONGOING MAINTENANCE, REPAIR AND UPKEEP OF THE RESIDENCE INCLUDING, BUT NOT LIMITED TO, INSPECTING CRAWL SPACES FOR WATER, SERVICING AND CLEANING THE FURNACE, HAVING CHIMNEYS AND WOOD STOVES CLEANED ANNUALLY AND KEEPING GUTTERS AND ROOF VALLEYS CLEAR OF DEBRIS.

HOMEOWNER AGREES TO KEEP A MINIMUM CASH RESERVE OF \$\_\_\_\_\_ IN A CHECKING OR SAVINGS ACCOUNT TO COVER ONGOING MAINTENANCE AND REPAIR EXPENSES.

HOMEOWNER AGREES TO MAINTAIN AND KEEP INSURANCE ON THE RESIDENCE AS REQUIRED BY THE LENDER.

HOMEOWNER UNDERSTANDS IF THE PROPERTY IS NOT MAINTAINED AS DESCRIBED ABOVE THE GRANT MAY BE CONVERTED TO A LOAN AND WILL BE IMMEDIATELY DUE AND PAYABLE ACCORDING TO THE TERMS DESCRIBED ABOVE.

**RESALE RESTRICTION REQUIREMENTS:**

THE HOMEOWNER AGREES TO NOTIFY DCR IN WRITING PRIOR TO SELLING OR TRANSFERRING TITLE OF THE RESIDENCE.

I (We), the undersigned Homeowner(s), acknowledge that the foregoing conditions have been fully explained to me (us), that I (we) do understand and agree to them. I (we) also understand that a copy of this MOA is to be given to me (us) for my (our) records.

Homeowner(s):

DCR:

\_\_\_\_\_  
Name:

\_\_\_\_\_  
Dry Creek Rancheria Band of Pomo Indians

\_\_\_\_\_  
Name:

BY: \_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

# Applicant/Recipient Disclosure/Update Report

U.S. Department of Housing and Urban Development

OMB Approval No. 2510-0011 (exp. 08/31/2008)

**Instructions.** (See Public Reporting Statement and Privacy Act Statement and detailed instructions on page 2.)

**Applicant/Recipient Information** Indicate whether this is an Initial Report  or an Update Report

1. Applicant/Recipient Name, Address, and Phone (include area code): Dry Creek Rancheria Band of Pomo Indians PO Box 607, Geyserville, CA 95448 (707) 522-4229	2. Social Security Number or Employer ID Number: 942-42-2476
3. HUD Program Name Indian Community Development Block Grant	4. Amount of HUD Assistance Requested/Received \$605,000.00
5. State the name and location (street address, City and State) of the project or activity: Homeownership Assistance:	

## Part I Threshold Determinations

1. Are you applying for assistance for a specific project or activity? These terms do not include formula grants, such as public housing operating subsidy or CDBG block grants. (For further information see 24 CFR Sec. 4.3). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	2. Have you received or do you expect to receive assistance within the jurisdiction of the Department (HUD), involving the project or activity in this application, in excess of \$200,000 during this fiscal year (Oct. 1 - Sep. 30)? For further information, see 24 CFR Sec. 4.9 <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No.
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If you answered "No" to either question 1 or 2, **Stop!** You do not need to complete the remainder of this form. **However,** you must sign the certification at the end of the report.

## Part II Other Government Assistance Provided or Requested / Expected Sources and Use of Funds.

Such assistance includes, but is not limited to, any grant, loan, subsidy, guarantee, insurance, payment, credit, or tax benefit.

Department/State/Local Agency Name and Address	Type of Assistance	Amount Requested/Provided	Expected Uses of the Funds

(Note: Use Additional pages if necessary.)

## Part III Interested Parties. You must disclose:

- All developers, contractors, or consultants involved in the application for the assistance or in the planning, development, or implementation of the project or activity and
- any other person who has a financial interest in the project or activity for which the assistance is sought that exceeds \$50,000 or 10 percent of the assistance (whichever is lower).

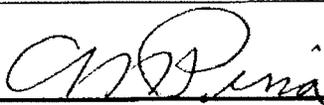
Alphabetical list of all persons with a reportable financial interest in the project or activity (For individuals, give the last name first)	Social Security No. or Employee ID No.	Type of Participation in Project/Activity	Financial Interest in Project/Activity (\$ and %)

(Note: Use Additional pages if necessary.)

## Certification

**Warning:** If you knowingly make a false statement on this form, you may be subject to civil or criminal penalties under Section 1001 of Title 18 of the United States Code. In addition, any person who knowingly and materially violates any required disclosures of information, including intentional non-disclosure, is subject to civil money penalty not to exceed \$10,000 for each violation.

I certify that this information is true and complete.

Signature: x 	Date: (mm/dd/yyyy) 01/03/2012
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**Tribal Administrator**

# Implementation Schedule

Indian Community Development Block Grant (ICDBG)

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing

OMB Approval No. 2577-0191  
(exp. 2/29/2012)

See Instructions and Public Reporting Statement on back.  
Submit a separate implementation schedule for each project category.

1. Name of Applicant (as shown in Item 5, Standard Form 424)  
**Dry Creek Rancheria Band of Pomo Indians**

2. Application/Grant Number (to be assigned by HUD)  Original (First submission to HUD)  
 Pre-Award Submission  
 Amendment (submitted after grant approval)

3. Date (mm/dd/yyyy) **01/03/2012**

4. Name of Project (as shown on form HUD-4123, item 4)  
**Homeownership Assistance**

5. Effective Date (mm/dd/yyyy) **10/01/2012** Expected Completion Date (mm/dd/yyyy) **09/30/2014** Expected Closeout Date (mm/dd/yyyy) **12/30/2014**

6. Environmental Review Status  
 **Exempt** (As described in 24 CFR 58.34)  **Under Review** (Review underway; findings not yet made)  
 **EIS Required** (Finding that project may significantly affect environment or EIS automatically required by 24 CFR 58.37)  **Not Started** (Review not yet begun)  
 **Finding of No Significant Impact** (Finding made that request for release of funds for project is not an action which may significantly affect the environment.)  
 **Certification** (Environmental review completed; certification and request for release of funds being prepared for submission.)  **Categorically Excluded** (as described in 24 CFR 58.35)  
 7. Tribal Fiscal Year (mm/dd/yyyy) **12/31/2011**

8. Task List  
(List tasks such as environmental assessment, acquisition, etc.) Use Calendar Year (CY) quarters. Fill-in the CY below. See detailed instructions on back.

Task List	CY 12			CY 13			Date (mm/dd/yyyy) (If exceeds 8th Q. tr			
	1st Qtr.	2nd Qtr.	3rd Qtr.	4th Qtr.	5th Qtr.	6th Qtr.		7th Qtr.	8th Qtr.	
Update & revise Homeowner Assistance Policy				X						
Update household/income determination forms				X						
Develop Homebuyer & Financial Ed training calendar					X					
Outreach/marketing for trainings				X						
Provide six Homebuyer & Financial Ed trainings					X				X	03/31/2014
Provide one-on-one homebuyer counseling					X				X	09/30/2014
Update Homeowner Assistance Priority list				X					X	
Send recruitment letters to eligible tribal members				X					X	
Evaluate and identify recipients of assistance									X	03/31/2014
Provide financial assistance to 10 tribal members						X			X	03/31/2014
Evaluate program activities									X	09/30/2014
Provide required quarterly reports to HUD									X	10/30/2014
Provide program closeout reports to HUD										12/30/2014
10. Planned Drawdowns by Quarter (Enter amounts non-cumulatively)	\$	\$	\$	\$ 40,000.00	\$ 45,000.00	\$ 85,833.00	\$ 85,833.00	\$ 85,833.00	\$ 85,833.00	\$ Total 342,499.00
11. Cumulative Drawdown (If more than one page, enter total on last page only)	\$ 0.00	\$ 0.00	\$ 0.00	\$ 40,000.00	\$ 85,000.00	\$ 170,833.00	\$ 256,666.00	\$ 0.00	\$ 0.00	\$ Total 0.00

Public reporting burden for this collection of information is estimated to average 40 hours per response, including the time reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Paperwork Reduction Project (2577-0191), Office of Information Technology, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This collection of information requires that each eligible applicant submit information to enable HUD to select the best project funding during annual competitions for the ICDBG Program. The information will be used by HUD to determine whether applications meet minimum screening eligibility requirements and application submission requirements. Applicants provide general information about the project which is preliminary to the review of the applicant's response to the criteria for rating the application. The information is submitted HUD in monitoring grants to ensure that grantees are making proper use of Federal dollars. Responses to the collection are required by Section 105 of the Department of Housing and Urban Development Reform Act of 1990 as amended by the Cranston-Gonzales National Affordable Housing Act of 1990. The information requested does not lend itself to confidentiality.

**Instructions for Item 9 Schedule:** Use Calendar Year (CY) quarters. Fill-in the CY below. If the project begins in May, for example, enter under "1st Q" (April), M(May), J(June). Indicate time period required to complete each activity, e.g., acquisition, by entering "X" under the months it will begin and end. Draw a horizontal line through the first to the second "X". If the completion date will extend beyond the 8th quarter, enter date in the far right column and attach an explanation.

1  
2  
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Public reporting burden for this collection of information is estimated to average 40 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This collection of information requires that each eligible applicant submit information to enable HUD to select the best projects for funding during annual competitions for the ICDBG Program. The information will be used by HUD to determine whether applications meet minimum screening eligibility requirements and application submission requirements. Applicants provide general information about the project which is preliminary to the review of the applicant's response to the criteria for rating the application. The information is essential for HUD in monitoring grants to ensure that grantees are making proper use of Federal dollars. Responses to the collection are required by Section 105 of the Department of Housing and Urban Development Reform Act (P.L. 101-235) as amended by the Cranston-Gonzales National Affordable Housing Act of 1990. The information requested does not lend itself to confidentiality.

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#### **Instructions for Item 4.**

#### **Project Name and Project Type**

Participants enter the project name and the name of one of the following three categories of activities:

- Housing
- Community Facilities
- Economic Development

Also enter the component name if applicable. Use a separate Cost Summary sheet (form HUD-4123) for each project included in the application.

Examples of categories and/or components including examples of eligible activities are listed below.

#### **Housing**

##### **Rehabilitation Component**

- Rehabilitation
- Demolition

##### **Land to Support New Housing Component**

##### **New Housing Construction Component**

#### **Community Facilities**

##### **Infrastructure Component**

- Water
- Sewer
- Roads and Streets
- Storm Sewers

##### **Buildings Component**

- Health Clinic
- Daycare Center
- Community Center
- Multi-purpose Center

#### **Economic Development**

- Commercial (wholesale, retail)
- Industrial
- Motel/Hotel
- Restaurant
- Agricultural Development



**DRY CREEK RANCHERIA  
BAND OF POMO INDIANS**

**RESOLUTION TO CONCUR, APPROVE AND AUTHORIZE  
SUBMITTAL OF A 2012 HUD ICDBG PROPOSAL  
FOR A HOMEBUYER ASSISTANCE PROGRAM**

**RESOLUTION NO. 11-12-30-FY 2012 ICDBG Homebuyer Assistance-001**

**WHEREAS,** the Dry Creek Rancheria Band of Pomo Indians ("Tribe") is a federally recognized Indian tribe organized under Articles of Association adopted on September 13, 1972, approved by the Deputy Assistant Secretary of the Interior on April 16, 1973, and amended effective September 22, 1979, by virtue of the powers inherent in tribal sovereignty and those delegated by the United States of America; and

**WHEREAS,** pursuant to Article IV of the Articles, all powers and responsibilities of the Tribe are vested in the Tribal Council, which may delegate powers to the Tribal Board of Directors ("Board"); and

**WHEREAS,** pursuant to Article VII of the Articles, the Board shall take such actions as are necessary to carry into effect the ordinances, resolutions, or other directions of the Tribal Council and represent the community in all negotiations with local, state, and federal governments; and

**WHEREAS,** the Dry Creek Rancheria has met the citizen participation requirements of 24 CFR Section 1003.604 and has considered the comments and reviews expressed by tribal members in the completion of the 2012 ICDBG proposal; and

**WHEREAS,** the Dry Creek Rancheria wishes to promote self sufficiency through financial education, employment and homeownership opportunities for tribal members with a Homebuyer Assistance Program; and

**WHEREAS,** the Dry Creek Rancheria wishes to provide affordable housing opportunities to all of its tribal membership who are in need of housing assistance and are eligible to receive such services; and

**WHEREAS,** the Dry Creek Rancheria will demonstrate a commitment to sustaining the project by requiring participants in the Homebuyer Assistance Program to receive home maintenance training so participants will maintain their purchased homes as a condition of receiving assistance.

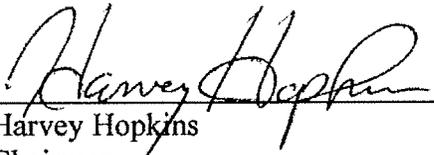
Mailing Address: P.O BOX 607, Geyserville, CA 95441  
Tribal Office Address: 3750 Westwind Boulevard, Suite 200A, Santa Rosa, CA 95403  
Phone: 707-522-4290

**FURTHERMORE BE IT RESOLVED**, the Tribe will commit to contributing maximum matching funds as cost-share to the proposed Project in the estimated amount of \$135,000 representing 18% of the Project Funds from the FY 2012 HUD Indian Housing Block Grant (IHBG) Program as matching funds for the 2012 Indian Community Development Block Grant request of \$605,000.

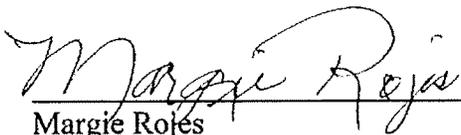
**NOW, THEREFORE BE IT RESOLVED**, the Dry Creek Rancheria of Pomo Indians of California concurs, endorses, approves and authorizes the submittal of a 2012 ICDBG proposal to the HUD Southwest Office of Native American Programs to fund a Homebuyer Assistance Program.

**CERTIFICATION**

The foregoing Resolution was presented at a Special Board of Directors Meeting held on December 30, 2011, with a quorum present, and approved by a vote of 4 "for," 0 "against," and 0 "abstentions," and such Resolution has not been rescinded or amended in any way.

  
\_\_\_\_\_  
Harvey Hopkins  
Chairman

12-30-11  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Margie Rojas  
Secretary/Treasurer

12/30/2011  
\_\_\_\_\_  
Date

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Bakersfield-Delano, CA MSA FY 2012 MFI: 54100	12150	13900	15650	17350	18750	20150	21550	22950
30% OF MEDIAN	20300	23200	26100	28950	31300	33600	35900	38250
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
LOW-INCOME								
Chico, CA MSA FY 2012 MFI: 58700	12350	14100	15850	17600	19050	20450	21850	23250
30% OF MEDIAN	20550	23500	26450	29350	31700	34050	36400	38750
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW-INCOME								
El Centro, CA MSA FY 2012 MFI: 45000	12150	13900	15650	17350	18750	20150	21550	22950
30% OF MEDIAN	20300	23200	26100	28950	31300	33600	35900	38250
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
LOW-INCOME								
Fresno, CA MSA FY 2012 MFI: 55500	12150	13900	15650	17350	18750	20150	21550	22950
30% OF MEDIAN	20300	23200	26100	28950	31300	33600	35900	38250
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
LOW-INCOME								
Hanford-Corcoran, CA MSA FY 2012 MFI: 54300	12150	13900	15650	17350	18750	20150	21550	22950
30% OF MEDIAN	20300	23200	26100	28950	31300	33600	35900	38250
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
LOW-INCOME								
Los Angeles-Long Beach-Santa Ana, CA MSA								
Los Angeles-Long Beach, CA HMEFA FY 2012 MFI: 64800	17750	20250	22800	25300	27350	29350	31400	33400
30% OF MEDIAN	29550	33750	37950	42150	45550	48900	52300	55650
VERY LOW INCOME	47250	54000	60750	67450	72850	78250	83650	89050
LOW-INCOME								
Orange County, CA HMEFA FY 2012 MFI: 85300	20250	23150	26050	28900	31250	33550	35850	38150
30% OF MEDIAN	33750	38550	43350	48150	52050	55900	59750	63600
VERY LOW INCOME	53950	61650	69350	77050	83250	89400	95550	101750
LOW-INCOME								
Madera-Chowchilla, CA MSA FY 2012 MFI: 54600	12150	13900	15650	17350	18750	20150	21550	22950
30% OF MEDIAN	20300	23200	26100	28950	31300	33600	35900	38250
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
LOW-INCOME								
Marced, CA MSA FY 2012 MFI: 51200	12150	13900	15650	17350	18750	20150	21550	22950
30% OF MEDIAN	20300	23200	26100	28950	31300	33600	35900	38250
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
LOW-INCOME								
Modesto, CA MSA FY 2012 MFI: 62000	13050	14900	16750	18600	20100	21600	23100	24600
30% OF MEDIAN	21700	24800	27900	31000	33500	36000	38450	40950
VERY LOW INCOME	34750	39700	44650	49600	53600	57550	61550	65500
LOW-INCOME								
Napa, CA MSA FY 2012 MFI: 86100	18100	20700	23300	25850	27950	30000	32100	34150
30% OF MEDIAN	30150	34450	38750	43050	46500	49950	53400	56850
VERY LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
LOW-INCOME								
Oxnard-Thousand Oaks-Ventura, CA MSA FY 2012 MFI: 89300	18800	21450	24150	26800	28950	31100	33250	35400
30% OF MEDIAN	31300	35750	40200	44650	48250	51800	55400	58950
VERY LOW INCOME	47400	54150	60900	67650	73100	78500	83900	89300
LOW-INCOME								

## STATE: CALIFORNIA

-----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Redding, CA MSA								
FY 2012 MFI: 59000	12400	14200	15950	17700	19150	20550	21950	23400
30% OF MEDIAN	20650	23600	26550	29500	31900	34250	36600	38950
VERY LOW INCOME	33050	37800	42500	47200	51000	54800	58550	62350
LOW-INCOME								
Riverside-San Bernardino-Ontario, CA MSA								
FY 2012 MFI: 63300	14100	16100	18100	20100	21750	23350	24950	26550
30% OF MEDIAN	23450	26800	30150	33500	36200	38900	41550	44250
VERY LOW INCOME	37550	42900	48250	53600	57900	62200	66500	70800
LOW-INCOME								
Sacramento--Arden-Arcade--Roseville, CA MSA								
Sacramento--Arden-Arcade--Roseville, CA HMFA								
FY 2012 MFI: 76100	16000	18300	20600	22850	24700	26550	28350	30200
30% OF MEDIAN	26650	30450	34250	38050	41100	44150	47200	50250
VERY LOW INCOME	42650	48750	54850	60900	65800	70650	75550	80400
LOW-INCOME								
Yolo, CA HMFA								
FY 2012 MFI: 76900	16150	18450	20750	23050	24900	26750	28600	30450
30% OF MEDIAN	26950	30800	34650	38450	41550	44650	47700	50800
VERY LOW INCOME	43050	49200	55350	61500	66450	71350	76300	81200
LOW-INCOME								
Salinas, CA MSA								
FY 2012 MFI: 68700	14550	16600	18700	20750	22450	24100	25750	27400
30% OF MEDIAN	24250	27700	31150	34600	37400	40150	42950	45700
VERY LOW INCOME	38750	44300	49850	55350	59800	64250	68650	73100
LOW-INCOME								
San Diego-Carlsbad-San Marcos, CA MSA								
FY 2012 MFI: 75900	16900	19300	21700	24100	26050	28000	29900	31850
30% OF MEDIAN	28150	32150	36150	40150	43400	46600	49800	53000
VERY LOW INCOME	45000	51400	57850	64250	69400	74550	79700	84850
LOW-INCOME								
San Francisco-Oakland-Fremont, CA MSA								
Oakland-Fremont, CA HMFA								
FY 2012 MFI: 93500	19650	22450	25250	28050	30300	32550	34800	37050
30% OF MEDIAN	32750	37400	42100	46750	50500	54250	58000	61750
VERY LOW INCOME	45750	52300	58850	65350	70600	75850	81050	86300
LOW-INCOME								
San Francisco, CA HMFA								
FY 2012 MFI: 103000	23350	26650	30000	33300	36000	38650	41300	44000
30% OF MEDIAN	38850	44400	49950	55500	59950	64400	68850	73300
VERY LOW INCOME	62200	71050	79950	88800	95950	103050	110150	117250
LOW-INCOME								
San Jose-Sunnyvale-Santa Clara, CA MSA								
San Benito County, CA HMFA								
FY 2012 MFI: 79300	16700	19050	21450	23800	25750	27650	29550	31450
30% OF MEDIAN	27800	31750	35700	39650	42850	46000	49200	52350
VERY LOW INCOME	44450	50800	57150	63450	68550	73650	78700	83800
LOW-INCOME								
San Jose-Sunnyvale-Santa Clara, CA HMFA								
FY 2012 MFI: 105000	22050	25200	28350	31500	34050	36550	39100	41600
30% OF MEDIAN	36750	42000	47250	52500	56700	60900	65100	69300
VERY LOW INCOME	53000	60600	68150	75700	81800	87850	93900	99950
LOW-INCOME								
San Luis Obispo-Paso Robles, CA MSA								
FY 2012 MFI: 75400	15850	18100	20350	22600	24450	26250	28050	29850
30% OF MEDIAN	26400	30200	33950	37700	40750	43750	46750	49800
VERY LOW INCOME	42250	48250	54300	60300	65150	69950	74800	79600
LOW-INCOME								

## STATE: CALIFORNIA

-----I N C O M E L I M I T S -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Santa Barbara-Santa Maria-Goleta, CA MSA								
FY 2012 MFI: 73300	15950	18200	20500	22750	24600	26400	28250	30050
30% OF MEDIAN	26600	30400	34200	37950	41000	44050	47100	50100
VERY LOW INCOME	42500	48600	54650	60700	65600	70450	75300	80150
LOW-INCOME								
Santa Cruz-Watsonville, CA MSA								
FY 2012 MFI: 87000	20150	23000	25900	28750	31050	33350	35650	37950
30% OF MEDIAN	33550	38350	43150	47900	51750	55600	59400	63250
VERY LOW INCOME	53700	61350	69000	76650	82800	88950	95050	101200
LOW-INCOME								
Santa Rosa-Petaluma, CA MSA								
FY 2012 MFI: 82600	17400	19850	22350	24800	26800	28800	30800	32750
30% OF MEDIAN	28950	33050	37200	41300	44650	47950	51250	54550
VERY LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
LOW-INCOME								
Stockton, CA MSA								
FY 2012 MFI: 66300	13950	15950	17950	19900	21500	23100	24700	26300
30% OF MEDIAN	23250	26550	29850	33150	35850	38500	41150	43800
VERY LOW INCOME	37150	42450	47750	53050	57300	61550	65800	70050
LOW-INCOME								
Vallejo-Fairfield, CA MSA								
FY 2012 MFI: 82600	17400	19850	22350	24800	26800	28800	30800	32750
30% OF MEDIAN	28950	33050	37200	41300	44650	47950	51250	54550
VERY LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
LOW-INCOME								
Visalia-Porterville, CA MSA								
FY 2012 MFI: 49500	12150	13900	15650	17350	18750	20150	21550	22950
30% OF MEDIAN	20300	23200	26100	28950	31300	33600	35900	38250
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
LOW-INCOME								
Yuba City, CA MSA								
FY 2012 MFI: 59400	12500	14250	16050	17800	19250	20650	22100	23500
30% OF MEDIAN	20800	23800	26750	29700	32100	34500	36850	39250
VERY LOW INCOME	33250	38000	42750	47500	51300	55100	58900	62700
LOW-INCOME								
Alpine County, CA								
FY 2012 MFI: 84800	15600	17800	20050	22250	24050	25850	27600	29400
30% OF MEDIAN	25950	29650	33350	37050	40050	43000	45950	48950
VERY LOW INCOME	41550	47450	53400	59300	64050	68800	73550	78300
LOW-INCOME								
Amador County, CA								
FY 2012 MFI: 67700	14250	16250	18300	20300	21950	23550	25200	26800
30% OF MEDIAN	23700	27100	30500	33850	36600	39300	42000	44700
VERY LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
LOW-INCOME								
Calaveras County, CA								
FY 2012 MFI: 69700	14650	16750	18850	20900	22600	24250	25950	27600
30% OF MEDIAN	24400	27900	31400	34850	37650	40450	43250	46050
VERY LOW INCOME	39050	44600	50200	55750	60250	64700	69150	73600
LOW-INCOME								
Colusa County, CA								
FY 2012 MFI: 55000	12150	13900	15650	17350	18750	20150	21550	22950
30% OF MEDIAN	20300	23200	26100	28950	31300	33600	35900	38250
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
LOW-INCOME								
Del Norte County, CA								
FY 2012 MFI: 54600	12150	13900	15650	17350	18750	20150	21550	22950
30% OF MEDIAN	20300	23200	26100	28950	31300	33600	35900	38250
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
LOW-INCOME								

## STATE: CALIFORNIA

-----I N C O M E L I M I T S -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Glenn County, CA FY 2012 MFI: 50700	12150 20300 32450	13900 23200 37050	15650 26100 41700	17350 28950 46300	18750 31300 50050	20150 33600 53750	21550 35900 57450	22950 38250 61150
30% OF MEDIAN VERY LOW INCOME LOW-INCOME								
Humboldt County, CA FY 2012 MFI: 55600	12150 20300 32450	13900 23200 37050	15650 26100 41700	17350 28950 46300	18750 31300 50050	20150 33600 53750	21550 35900 57450	22950 38250 61150
30% OF MEDIAN VERY LOW INCOME LOW-INCOME								
Inyo County, CA FY 2012 MFI: 65500	13800 22950 36700	15750 26200 41950	17700 29500 47200	19650 32750 52400	21250 35400 56600	22800 38000 60800	24400 40650 65000	25950 43250 69200
30% OF MEDIAN VERY LOW INCOME LOW-INCOME								
Lake County, CA FY 2012 MFI: 55000	12150 20300 32450	13900 23200 37050	15650 26100 41700	17350 28950 46300	18750 31300 50050	20150 33600 53750	21550 35900 57450	22950 38250 61150
30% OF MEDIAN VERY LOW INCOME LOW-INCOME								
Lassen County, CA FY 2012 MFI: 61700	12950 21600 34550	14800 24700 39500	16650 27800 44450	18500 30850 49350	20000 33350 53300	21500 35800 57250	22950 38300 61200	24450 40750 65150
30% OF MEDIAN VERY LOW INCOME LOW-INCOME								
Mariposa County, CA FY 2012 MFI: 59500	12500 20850 33350	14300 23800 38100	16100 26800 42850	17850 29750 47600	19300 32150 51450	20750 34550 55250	22150 36900 59050	23600 39300 62850
30% OF MEDIAN VERY LOW INCOME LOW-INCOME								
Mendocino County, CA FY 2012 MFI: 55300	12150 20300 32450	13900 23200 37050	15650 26100 41700	17350 28950 46300	18750 31300 50050	20150 33600 53750	21550 35900 57450	22950 38250 61150
30% OF MEDIAN VERY LOW INCOME LOW-INCOME								
Modoc County, CA FY 2012 MFI: 47300	12150 20300 32450	13900 23200 37050	15650 26100 41700	17350 28950 46300	18750 31300 50050	20150 33600 53750	21550 35900 57450	22950 38250 61150
30% OF MEDIAN VERY LOW INCOME LOW-INCOME								
Mono County, CA FY 2012 MFI: 75500	15700 26150 41800	17950 29850 47800	20200 33600 53750	22400 37300 59700	24200 40300 64500	26000 43300 69300	27800 46300 74050	29600 49250 78850
30% OF MEDIAN VERY LOW INCOME LOW-INCOME								
Nevada County, CA FY 2012 MFI: 72600	15300 25450 40700	17450 29050 46500	19650 32700 52300	21800 36300 58100	23550 39250 62750	25300 42150 67400	27050 45050 72050	28800 47950 76700
30% OF MEDIAN VERY LOW INCOME LOW-INCOME								
Plumas County, CA FY 2012 MFI: 56700	12150 20300 32450	13900 23200 37050	15650 26100 41700	17350 28950 46300	18750 31300 50050	20150 33600 53750	21550 35900 57450	22950 38250 61150
30% OF MEDIAN VERY LOW INCOME LOW-INCOME								
Sierra County, CA FY 2012 MFI: 71800	14100 23450 37550	16100 26800 42900	18100 30150 48250	20100 33500 53600	21750 36200 57900	23350 38900 62200	24950 41550 66500	26550 44250 70800
30% OF MEDIAN VERY LOW INCOME LOW-INCOME								

STATE: CALIFORNIA

-----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Siskiyou County, CA FY 2012 MFI: 50400	12150	13900	15650	17350	18750	20150	21550	22950
30% OF MEDIAN	20300	23200	26100	28950	31300	33600	35900	38250
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
LOW-INCOME								
Tehama County, CA FY 2012 MFI: 46200	12150	13900	15650	17350	18750	20150	21550	22950
30% OF MEDIAN	20300	23200	26100	28950	31300	33600	35900	38250
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
LOW-INCOME								
Trinity County, CA FY 2012 MFI: 48300	12150	13900	15650	17350	18750	20150	21550	22950
30% OF MEDIAN	20300	23200	26100	28950	31300	33600	35900	38250
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
LOW-INCOME								
Tuolumne County, CA FY 2012 MFI: 66700	13800	15800	17750	19700	21300	22900	24450	26050
30% OF MEDIAN	23000	26300	29600	32850	35500	38150	40750	43400
VERY LOW INCOME	36800	42050	47300	52550	56800	61000	65200	69400
LOW-INCOME								

## THRESHOLDS

Dry Creek Rancheria Band of Pomo Indians (DCR)  
2012 ICDBG Application

### 1. HUD Threshold Requirements in General Section III.C.

#### *a. Eligible Applicant*

The Dry Creek Rancheria Band of Pomo Indians is a federally-recognized Indian Tribe and qualifies as an eligible applicant as required under 24 CFR 1003.5. This application has been approved by a tribal resolution of the Dry Creek Rancheria Tribal Council, the governing body of the Tribe (see attached resolution).

#### *b. DUNS*

Dry Creek Rancheria Band of Pomo Indians' DUNS number is 839886041.

#### *c. Compliance with Fair Housing and Civil Rights Laws*

The Dry Creek Rancheria Band of Pomo Indians is a federally-recognized Indian Tribe and is not subject to this threshold.

#### *d. Conducting Business in Accordance with Core Values and Ethical Standard*

The Tribe's written code of conduct is part of the approved Fiscal Policies and is on HUD's approved list.

#### *e. Delinquent Federal Debt*

Dry Creek Rancheria Band of Pomo Indians is not delinquent on any federal debt.

### 2. Program-Related Thresholds

#### *a. Outstanding ICDBG Obligation*

Dry Creek Rancheria Band of Pomo Indians has no outstanding ICDBG obligations.

#### *b. Compliance with Fair Housing and Civil Rights Laws*

Dry Creek Rancheria Band of Pomo Indians has no outstanding violations of Title II of the Civil Rights Act of 1964, also known as the Indian Civil Rights Act.

### 3. Project-Specific Thresholds for Homeownership Assistance

There are no project-specific thresholds for homeownership assistance programs.

### Low- and Moderate-Income Benefit

This project is a Limited Clientele Activity. Because this is a homeownership assistance project, 100% of beneficiaries are required to meet LMI requirements for the county in which they are purchasing their home. Dry Creek Rancheria Band of Pomo Indians Department of Housing will ensure beneficiaries meet these requirements by requiring pay stubs and/or tax returns.

