

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Legal	Legal Judgement Enforcement Period Documents	Schedule file for periodic reviews during the 10-year judgment enforcement period. Retain until the end of the 10-year judgment enforcement period plus an additional 10 years or when judgment is satisfied in full plus an additional 10 years, whichever occurs first.	CCP 337 - (LA4Y) CCP §§ 683.110 et seq.	Includes record copies of court judgment, judgment liens and/or tax intercept records, copies of records documenting the receipt of payments made in satisfaction of the judgment, and copies of applicable repayment or settlement agreements. Includes financial statements and bank deposit statements related to moneys owed by participants/residents.
Legal	Claims Paid/Denied	5 years after claim is resolved	2 CFR 200.333 (FY+3Y) CCP 337 - (LA4Y) CCP 338.1 - (LA5Y) GOV 26202 (2Y) GOV 34090 (2Y) 24 CFR 5.514 - (5Y)	Includes correspondence and settlement or repayment agreements.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

XIX. RETENTION AND DISPOSITION SCHEDULE – INFORMATION TECHNOLOGY DEPARTMENT RECORDS

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Information Technology Department	Internet – Web Page	Current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes management policies and supporting documents.
Information Technology Department	Inventory Information Systems	Current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes hardware and software inventory logs and system manuals.
Information Technology Department	Network Information Systems (LAN/WAN)	Current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes configuration maps and plans.
Information Technology Department	User Access Records	Until superseded or obsolete	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes user access records qualify as Transitory Records that have very short-lived business, financial, legal, research or archival value and are not subject to any legal recordkeeping requirements, explicit or implied. Includes records indicating levels of access permitted to individual users and groups of users.
Information Technology Department	Usage And Monitoring Records	Until superseded or obsolete	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes usage and monitoring records qualify as Transitory Records that have very short-lived business, financial, legal, research or archival value and are not subject to any legal recordkeeping requirements, explicit or implied. Includes records documenting login files, system usage, and internet usage.
Information Technology Department	Service Requests and Responses	Current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes records documenting requests for IT Help Desk, Call Center, and other services and the responses thereto including, but not limited to, Help Desk tickets, request tracking information, communications and descriptions/reports of services provided.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Information Technology Department	System And Data Documentation	Until superseded or obsolete	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	System and data documentation qualify as Transitory Records that have very short-lived business, financial, legal, research or archival value and are not subject to any legal recordkeeping requirements, explicit or implied. These records may be disposed of as soon as they are superseded or become obsolete. Includes records documenting systems and data including, but not limited to, network configuration maps and plans, data dictionaries, flow charts, specifications, file layouts, source code, metadata, system change notices, and security records.
Information Technology Department	Software and Hardware Inventory Records	Until superseded or obsolete	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Software and hardware inventory records qualify as Transitory Records that have very short-lived business, financial, legal, research or archival value and are not subject to any legal recordkeeping requirements, explicit or implied. These records may be disposed in an appropriate manner as soon as they are superseded or become obsolete. Includes running inventories of hardware and software used to track locations, assignments, and licensing information.
Information Technology Department	Hardware and Software Documentation and Maintenance Records	Until superseded or obsolete	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Hardware and software documentation and maintenance records qualify as Transitory Records that have very short-lived business, financial, legal, research or archival value and are not subject to any legal recordkeeping requirements, explicit or implied. These records may be disposed in an appropriate manner as soon as they are superseded or become obsolete. Includes scope of work service level and maintenance agreements, licensing agreements, warranties and reference manuals, maintenance logs, and other records documenting the operation and use of IT hardware and software.
Information Technology Department	Design and Implementation Project Records	Until superseded or obsolete	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Design and implementation project records qualify as Transitory Records that have very short-lived business, financial, legal, research or archival value and are not subject to any legal recordkeeping requirements, explicit or implied. As such, these records may be disposed in an appropriate manner as soon as they are superseded or become obsolete. Includes records created during the design and implementation of information technology systems and applications including, but not limited to, schedules, plans, tracking, analyses, proposals, draft documentation, evaluations and test results.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

XX. RETENTION AND DISPOSITION SCHEDULE – PUBLIC INFORMATION OFFICE RECORDS

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Public Information Office	Promotional and Public Relations Materials Prepared by or for SHRA	Current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes official copies of promotional and public relations materials including audiovisual items, photographs, fliers and brochures, newsletters, press releases, published reports, bulletins and educational and informational materials prepared by or for SHRA. Retain records containing significant information or substantial evidence of plans and directions for Agency activities, and materials containing critical information not contained in other SHRA records for as long as useful, but not less than 4 years.
Public Information Office	Publications and Reference Materials Prepared by or for SHRA	Current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes official copies of publications, including newsletters, periodicals, pamphlets, journals, press releases, published reports, bulletins, homepage or other website files and educational or informational program materials prepared by or for SHRA. Retain publications containing significant information or substantial evidence of plans and directions for Agency activities, or publications containing critical information not found elsewhere in SHRA records for as long as useful, but not less than 4 years.
Public Information Office	Social Media postings	Current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

XI. RETENTION AND DISPOSITION SCHEDULE – FINANCE DEPARTMENT RECORDS

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Finance Department	Contracts ACC	Permanent	2 CFR 200.333 (FY+3Y) CCP 337 (LA4Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes original Annual Contribution Contracts (ACC) between SHRA and HUD for the Public Housing and Housing Choice Voucher Programs.
Finance Department	Contracts PILOT	Permanent	2 CFR 200.333 (FY+3Y) CCP 337 (LA4Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes original agreements for Payment in Lieu of Taxes (PILOT) between SHRA and the City or County of Sacramento related to HUD-filed forms and computations.
Finance Department	Grant Related Payment Requests	6 years after audit	24 CFR 92.508 (c) (5Y) 24 CFR 570.490 (Final Payment+3Y) 24 CFR 570.506 (MAINT) 2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes payment requests for construction of housing projects and files containing draw down requests for HUD grant billings and documentations submitted to or from HUD.
Finance Department	Grant Finance Records	6 years after audit	24 CFR 92.508 (c) (5Y) 24 CFR 570.490 (Final Payment+3Y) 24 CFR 570.506 (MAINT) 2 CFR 200.333 (Final Expenditure+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes records regarding grant billings, grant draw downs, grant close-out documents, year-end settlements, and other grant related records maintained by the Finance Department.
Finance Department	Direct Deposit and Positive Pay	6 years after audit	29 CFR 516.6 2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes payment registers, bank statements, backups and ACH Authorization Agreements.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Finance Department	Payroll Accounting Records	6 years after audit	29 USC 1027 (6Y) 26 CFR 31.6001-1(e)(2) (4Y) 29 CFR 1620.32 (2Y) 29 CFR 1627.3(a) (3Y) 29 CFR 516.5 2 CFR 200.333 (Final Expenditure+3Y) 22 CCR 1085-2 (c) (4Y) GOV 26202 (2Y) GOV 34090 (2Y) LAB 226(a) (3Y) LAB 1174 (3Y) LAB 1197.5(e) (3Y)	Includes files organized by employee name and containing employee payroll documentation, including address, DOB, occupation and compensation, and hire and termination dates. Also includes the following records: individual contracts, wage/hour notices, records of additions to or deductions from wages, including documentation of payments by SHRA on behalf of employee for taxes, benefit plans, the California Public Employee Retirement System (CalPERS) and other deductions, deduction authorization, beneficiary designations, unemployment claims, tax levies, withholding orders and garnishments and W-2 forms.
Finance Department	Payroll Rate and Time Records	6 years after audit	2 CFR 200.333 (FY+3Y) 29 CFR 516.5 (3Y) 29 CFR 516.6 (2Y) 29 CFR 1620.32 (2Y) 29 CFR 1627.3 (3Y) 22 CCR 1085-2 (a)(5)(C) (4Y) GOV 26202 (2Y) GOV 34090 (2Y)LAB 226(a) (3Y) LAB 1174 (3Y)	Includes time cards and records that document actual hours worked by employees and amounts of leave taken. Includes leave accrual and usage records, authorization for extra hours, and overtime documentation.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Finance Department	Payroll Registers	6 years after audit	2 CFR 200.333 (FY+3Y) 29 CFR 516.5 (3Y) 29 CFR 516.6 (2Y) 29 CFR 1620.32 (2Y) 29 CFR 1627.3 (3Y) 22 CCR 1085-2 (a)(5)(C) (4Y) GOV 26202 (2Y) GOV 34090 (2Y)LAB 226(a) (3Y) LAB 1174 (3Y)	Includes electronic files documenting benefits, payroll, and other payments to or on behalf of employees.
Finance Department	Cancelled Payroll Checks	6 years after audit	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	
Finance Department	Accounts Analysis Packet (monthly)	6 years after audit	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes approved general ledger account reconciliation, receivable rolled forward, fluctuation analysis, and source data.
Finance Department	Accounts Payable	6 years after audit	2 CFR 200.333 (Final Expenditure+3Y) 29 CFR 1620.32 (2Y) 29 CFR 1627.3 (3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes supporting documentation on accounts paid by SHRA, such as vendor pay packages, purchasing cards, out-of-town travel and wire transfers. Files also include GL interface reports, check run reports and transmission, cash receipts, FSS packages, forgery claims, ACH documentation and signature cards that compile signature specimens of authorized individuals approving pay packages.
Finance Department	Accounts Receivable	6 years after audit	2 CFR 200.333 (Final Expenditure+3Y) 29 CFR 1620.32 (2Y) 29 CFR 1627.3 (3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes supporting documentation on accounts receivable for SHRA, such as billing records, invoices, and register.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Finance Department	Bank Files	6 years after audit	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes bank statements, bank activities and transactions reports, approved bank reconciliation and related schedules, documentation supporting adjustment, monthly statements of reserve accounts held by various trustees.
Finance Department	Cancelled Checks (excluding payroll)	6 years after audit	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes canceled checks for Accounts Payable and HCV.
Finance Department	Cash Receipts	6 years after audit	2 CFR 200.333 (Final Expenditure+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes copies of checks received by SHRA, deposit tickets, journal entries pertaining to loan receipts, various income streams, grants, and electronic banking activities.
Finance Department	General Ledger	Permanent	2 CFR 200.333 (Final Expenditure+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	
Finance Department	Journal Entries	End of current year plus 4 years	2 CFR 200.333 (Final Expenditure+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes journal entries and supporting documentation regarding various activities that must be manually recorded, including monthly standard journal vouchers, reclassifications, adjustments and allocations.
Finance Department	Housing Site File	End of current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes records regarding site activities and/or transactions including but not limited to financial reports from management companies, rent rolls, check requests, and other public housing site-related documents.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Finance Department	Backup Withholding (non-payroll payments)	6 years after audit	2 CFR 200.333 (FY+3Y) 29 CFR 1620.32 (2Y) 29 CFR 1627.3 (3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes monthly electronic confirmation, IRS Annual Return of Withheld Federal Income Tax (Form 945), ACH on-line transmission, quarterly reporting of Resident & Nonresident Withholding Statement (Form 592), check request, and copy of check.
Finance Department	Participant/ Resident Accounts Receivable (debt collection)	Schedule file for periodic reviews during the 10-year judgment enforcement period; retain until the end of the 10-year judgment enforcement period plus an additional 10 years or when judgment is satisfied in full plus an additional 10 years, whichever occurs first. If warranted for historical and/or administrative purposes, files may be retained for up to 10 additional years for a maximum retention period of 30 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes record copies of court judgment, judgment liens and/or tax intercept records, copies of records documenting the receipt of payments made in satisfaction of the judgment, and copies of applicable repayment or settlement agreements. Includes financial statements and bank deposit statements related to moneys owed by participants/residents.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Finance Department	Petty Cash Records and Count Sheet	End of current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes signed petty cash forms and other related documents.
Finance Department	Request for New/Change to General Ledger Accounts	End of current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes signed request forms, grant analyses, and documentation supporting the request.
Finance Department	Tax Records	End of current year plus 4 years	2 CFR 200.333 (FY+3Y) 26 USC 6531 (LA6Y) 22 CCR 1085-2 (4Y) GOV 26202 (2Y) GOV 34090 (2Y) RTC 7154 (LA5Y) RTC 19371 (LA10Y) UIC 1132 (LA3Y)	Includes tax returns with any related and/or supporting documentation including registration renewals and statements of information for various entities.
Finance Department	Travel Expense Records	End of current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes reports completed by employees to reconcile trip expenses.
Finance Department	1099 Forms	Completion of audit plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes EDD Form 542 (1099) reports for HCV owners and vendors who receive more than \$600 in payment from SHRA in a given calendar year. Includes verification reports, correspondence and backup data.
Finance Department	Fixed Asset File	End of current year plus 4 years	2 CFR 200.333 (Final Payment+3Y) CCP 337.15 (LA10Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes documentation of monthly fixed asset activities, including asset additions, transfers, retirements, depreciation, construction-in-progress reports and related entries and fixed asset audit schedules, but not including records of disposal of assets.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Finance Department	Fixed Asset Inventory	End of current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Reflects purchase date, cost, and account number.
Finance Department	Adopted Budget And Budget Amendments	Permanent	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090(e) (P)	
Finance Department	Draft Budget (as presented to governing boards)	End of current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	
Finance Department	Annual Audit – Annual Financial Audit Package	End of current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes approved accounts analysis packets, staff working papers, audit related correspondence and SHRA responses to questions arising during the process.
Finance Department	Audit – Annual Financial Audit (performed by independent auditor)	End of current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes financial audit report, auditor's management letter and responses to the auditor's management letter.
Finance Department	Program Audit File	Close of program or grant plus 5 years	2 CFR 200.333 (FY+3Y) 28 CFR 35.105 (3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes program audit documents, program eligibility guideline documents; audit findings and Finance Department responses to questions arising during the audits; grant application, review and decision documents; grant program financial records; grantee monitoring documents; internal activity and tracking documents; project audit documents.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Finance Department	Original W-9 forms	Permanent	2 CFR 200.333 (FY+3Y) 29 CFR 516.5 (3Y) 29 CFR 516.6 (2Y) 29 CFR 1620.32 (2Y) 29 CFR 1627.3 (3Y) 22 CCR 1085-2 (a)(5)(C) (4Y) GOV 26202 (2Y) GOV 34090 (2Y)	
Finance Department	Deposits/ Receipts	Audit plus 5 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	
Finance Department	Register	Permanent	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes labor costs by employee and program

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

XXII. RETENTION AND DISPOSITION SCHEDULE – RISK MANAGEMENT DEPARTMENT RECORDS

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Risk Management	Case Files	Retain for 10 years after close of case	2 CFR 200.333 (FY+3Y) CCP 315 - (LA10Y) CCP 337 - (LA4Y) CCP 337.15 - (LA10Y) GOV 945.6(a)(2) - (LA6M; LA2Y) GOV 26202 (2Y) GOV 34090 (2Y) 31 USC 3731 (LA10Y) 42 USC 3610 (LA1Y) 42 USC 3613 (LA2Y)	Includes original documents such as correspondence, notices, materials from formal and informal hearings and investigative reports, complaint and discovery and may include copies of the judgement, settlement and/or repayment agreements.
Risk Management	Liability Claims Paid/Denied	5 years after resolution of claim (does not include Workers Compensation Claims)	2 CFR 200.333 (FY+3Y) CCP 337 (LA4Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes correspondence and settlement or repayment agreements.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Risk Management	Insurance Policies and Records	10 years after expiration	2 CFR 200.333 (FY+3Y) CCP 337 (LA4Y) CCP 337.15 (LA10Y) CCP 337.5 (LA10Y) GOV 26202 (2Y) GOV 34090 (2Y) 29 CFR 1627.3(b)(2) (1Y)	Includes records of insurance policies (accidental, health, workers compensation, automobile, burglary, fidelity and surety, fire and life), including contracts and supporting documentation of policies.
Risk Management	Certificates of Insurance	Until superseded plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes information confirming coverage and may include cancellation notices indicating lack or delay in payments.
Risk Management	Insurance Billing Records	6 years after audit	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y) CCP 337 (LA4Y)	Includes records received from insurance vendors (billing statements, cancelled checks, and copies of claim checks) and documentation of monthly billing and payments.
Risk Management	Bonds, Insurance	Permanent	2 CFR 200.333 (FY+3Y) CCP 337 (LA4Y) CCP 337.15 (LA10Y) CCP 337.2 (LA4Y) CCP 337.5 (LA10Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes bonds and insurance policies for SHRA property and other assets.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Risk Management	Emergency Preparedness	Active until superseded	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes Emergency Response Plan and Civil Disobedience procedure.
Risk Management	Accident Reports regarding SHRA Assets	Close plus 7 years	2 CFR 200.333 (FY+3Y) 8 CCR 14300.33 (CY+5Y) CCP 338 (LA3Y) GOV 911.2 - (LA1Y) GOV 26202 (2Y) GOV 34090 (2Y) 29 CFR 1904.6 29 CFR 1904.33 (CY+5Y)	Includes reports and related records.
Risk Management	Incident Reports	Close plus 7 years	2 CFR 200.333 (FY+3Y) 8 CCR 14300.33 (CY+5Y) CCP 338 (LA3Y) GOV 911.2 - (LA1Y) GOV 26202 (2Y) GOV 34090 (2Y) 29 CFR 1904.6 29 CFR 1904.33 (CY+5Y)	Includes documentation related to theft, arson, vandalism, property damage, or similar occurrence (excluding fire/law enforcement).

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

XXIII. RETENTION AND DISPOSITION SCHEDULE – HUMAN RESOURCES DEPARTMENT RECORDS

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Human Resources Department	Recruitment	Close of recruitment plus 4 years	29 CFR 1.6(b) (MAINT) 29 CFR 8.55(b) (MAINT) 29 CFR 107.30 (MAINT) 29 CFR 1602.30 (3Y) 29 CFR 1607 29 CFR 1627.3(b)(1) (AC+1Y) 2 CFR 200.333 (FY+3Y) 2 CCR 11013(c)(2) (2Y) GOV 12946 (2 Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes requisitions, applications, transfer requests, resumes, eligible lists, alternate lists/logs, indices, ethnicity disclosures, examination materials, examination answer sheets, job bulletins, eligibility, and electronic database. Retain applications, resumes and materials submitted by unsuccessful prospective employees for 4 years after close of recruitment period.
Human Resources Department	Personnel File	Permanent	29 CFR 1627.3 (3Y) 29 CFR 1602.14 (AC+1Y) 29 CFR 1602.30 (3Y) 2 CFR 200.333 (FY+3Y) 29 USC 1059 (TE+1Y) 2 CCR 11013(c)(2) (2Y) GOV 12946 (2Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes employee release authorizations, certifications, reassignments, outside employment, commendations, disciplinary actions, terminations, evaluations, pre-employee medicals, fingerprints, and identification cards.
Human Resources Department	Leaves of Absence Under Family Medical Leave Act	4 years after separation	29 CFR 825.500(b) (3Y) FMLA 1993 2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes FMLA, CFRA, certifications, and physician authorizations.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Human Resources Department	Safety Records	End of current year plus 5 years	29 CFR 1904.33 (5Y) 29 CFR 1904.44 (5Y) 2 CFR 200.333 (FY+3Y) 8 CCR 3203 (1Y) CCP 338 (LA3Y) CCP 338.1 (LA5Y) GOV 911.2 (LA1Y) GOV 945.6(b) (LA2Y) GOV 26202 (2Y) GOV 34090 (2Y) LAB 6401.7 (MAINT)	Includes Safety Committee Records, certifications/designations, training records, OSHA Forms, loss analysis reports, safety reports, and loss liability reports.
Human Resources Department	Labor Negotiations	Permanent	29 USC 211 (MAINT) 2 CFR 200.333 (FY+3Y) 29 CFR 516.5 (3Y) CCP 337 (LA4Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes notes, notebooks, correspondence, contacts and memorandums of agreement.
Human Resources Department	Temporary Staff information	4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes database records, requisitions, pay rates, assignments, duties, and training.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Human Resources Department	Workers Compensation and Employee Occupational Injury and Exposure Records	Permanent	8 CCR 10101 (MAINT) 8 CCR 10102 (LA; LA1Y; LA5Y) 8 CCR 15400.2 (5Y) 8 CCR 3204(d) (30Y - pertains to injuries as the result of exposure to hazardous substances, only) 29 CFR 1910.1020 (T+30Y - pertains to injuries as the result of exposure to hazardous substances only) 2 CFR 200.333 (FY+3Y) CCP 338.1 (LA5Y) GOV 26202 (2Y) GOV 34090 (2Y) LAB 5406; LA240W LAB 5410 (LA5Y)	Includes claim files, reports, incidents, medical exams and records related to or indicating occupational exposure to hazardous materials or occupational injuries.
Human Resources Department	Training Records	4 years	2 CFR 200.333 (FY+3Y) GOV 12946 (T+2Y) GOV 26202 (2Y) GOV 34090 (2Y) GOV 53235.2(b) (5Y) GOV 53237.2(b) (5Y)	Includes attendance sheets, program training, class training materials sponsored by HR Department.
Human Resources Department	Policies	Until superseded plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes policies, procedures, general orders, standards, forms safety rules and regulations. Refers only to policies maintained by HR Department.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Human Resources Department	Wage Surveys and Studies	4 years	29 CFR 516.6 (2Y) 29 CFR 1602.14 (AC+1Y) 29 CFR 1602.31 (AC+2Y) 2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y) LAB 1197.5(e) (3Y)	Includes classification, wage rates, survey data.
Human Resources Department	Background Check Authorization Forms and Results	4 years	2 CFR 200.333 (FY+3Y) 29 CFR 1602.14 (AC+1Y) 29 CFR 1602.31 (AC+2Y) 2 CCR 11013(c)(2) - (2Y) GOV 12946 (2Y) GOV 26202 (2Y) GOV 34090 (2Y) VEH 1808.1(c) (1Y)	Includes DMV information.
Human Resources Department	Wage and Hour Records Used to Determine Retirement Benefits	4 years after separation	29 USC 1027 (6Y) 29 USC 1059 (T+1Y) 29 USC 1113 (LA6Y) 29 USC 1451 (LA6Y) 2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes records sufficient to determine the benefits due or which may become due to employees.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Human Resources Department	Employee Programs	Current year plus 4 years	2 CFR 200.333 (FY+3Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes Employee Assistance Program (EAP) and Recognition.
Human Resources Department	INS Form I-9 (Employment Eligibility Verification Form)	Permanent	2 CFR 200.333 (FY+3Y) 8 CFR 274a.2(b)(2) (3Y or T+1Y, whichever is longer) 20 CFR 655.760 - (T+1Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes I-9 Forms and attachments (i.e., copies of documents establishing identity and employment eligibility). Note that these documents are now maintained online only with United States Citizenship and Immigration Services (USCIS) Department.
Human Resources Department	Reasonable Accommodation (SHRA Employees)	Retained in individual personnel files for at least one year from the date of the record or the related personnel action. For an individual who is terminated, one year from date of termination. Where a charge of discrimination is filed, preserve record until final disposition of the action.	2 CFR 200.333 (FY+3Y) 29 CFR 1602.14 (1Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes documents used to determine reasonableness and nexus between the requested accommodation and disability.
Human Resources Department	Benefit Plan Documents and Contracts	Until superseded plus 10 years	29 USC 1027 (6Y) 2 CFR 200.333 (FY+3Y) 29 CFR 1602.30 (3Y) CCP 337 (LA4Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes contracts, documents and agreements related to the provision of benefits to SHRA employees including medical, dental, vision, disability, life insurance, California Public Employees' Retirement System (CalPERS), COBRA, Flexible Spending Account/Section 125, Deferred Compensation, plan changes, beneficiary designations, withdrawals and cancellations.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Human Resources Department	Insurance Files - Employee	End of current year plus 6 years	2 CFR 200.333 (FY+3Y) 29 CFR 825.500 (3Y) 29 CFR 4007.10 (6Y) 29 USC 1027 (6Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes correspondence, updates to insurance schedules, change request forms, updates of items or individuals covered, student rider verification forms, copies of insurance identification cards, insurance certificates, synopsis of insurance coverage, and policy booklets indicating terms and agreements. Retain records that document the administration of insurance coverage for employees until at least 6 years after the filing date of the ERISA Form 5500 (or other report) that is based on those records.
Human Resources Department	Labor Relations Records	Termination plus 7 years	GOV 12946 (2Y) 29 CFR 1602.14 (AC+1Y) 2 CFR 200.333 (FY+3Y) CCP 337 (LA4Y) GOV 26202 (2Y) GOV 34090 (2Y)	May include arbitration, grievances, union requests, and disciplinary actions.
Human Resources Department	Employee Rights	Permanent	GOV 12946 (2Y) 29 CFR 1602.14 (AC+1Y) 29 CFR 1602.31 (AC+2Y) 29 USC 255 (LA2Y) 29 USC 626 (d) - (LA300D) 2 CFR 200.333 (FY+3Y) 2 CCR 11013 (FR+2Y) GOV 26202 (2Y) GOV 34090 (2Y)	May include sexual harassment, EEO, ADEA, DFEH, DOL complaints, investigations, and disciplinary actions.

**SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
RECORDS MANAGEMENT POLICY AND RETENTION/DISPOSITION SCHEDULE**

RESPONSIBLE DEPARTMENT	RECORD CATEGORY NAME	REQUIRED RETENTION PERIOD	LEGAL CITATIONS	DESCRIPTION/COMMENTS
Human Resources Department	Retiree Files	Permanent	2 CFR 200.333 (FY+3Y) 29 USC 1027 (6Y) 29 USC 1059 (T+1Y) 29 USC 1113 (LA6Y) 29 USC 1451 (LA6Y) GOV 26202 (2Y) GOV 34090 (2Y)	Includes benefit plans, eligibility, enrollment/change forms, billing info, and spouse/dependent information.



May 15, 2020

**Sacramento Housing and
Redevelopment Commission
Sacramento, CA**

Honorable Members in Session:

SUBJECT:

2020 Permanent Local Housing Allocation (PLHA) Application

RECOMMENDATION:

Staff recommends approval of the recommendations outlined in this report.

Respectfully Submitted


LA SHELLE DOZIER
Executive Director

Attachment



REPORT TO CITY COUNCIL
City of Sacramento
915 I Street, Sacramento, CA 95814-2671
www.CityofSacramento.org

Public Hearing
June 30, 2020

Honorable Mayor and Members of the City Council

Title: 2020 Permanent Local Housing Allocation (PLHA) Application

Location/Council District: Citywide

Recommendation: Adopt a Council Resolution authorizing the Sacramento Housing and Redevelopment Agency (SHRA) on behalf of the City of Sacramento to: 1) submit an application to the California Department of Housing and Community Development for funding under the Permanent Local Housing Allocation (PLHA) Program with a five-year estimated amount of up to \$14,142,402; 2) execute a Standard Agreement for such funding and execute any related documents necessary to participate in the PLHA Program, and any amendments thereto; 3) receive the funding on behalf of and in the name of the City; and 4) amend the SHRA Budget to receive and expend the PLHA funding for eligible activities in accordance with PLHA Program Guidelines.

Contact: Christine Weichert, Assistant Director, (916) 440-1353; Tyrone Roderick Williams, Deputy Executive Director, (916) 440-1316, Sacramento Housing and Redevelopment Agency

Presenters: Susan Salley Veazey, Program Manager, (916) 440-1311, Sacramento Housing and Redevelopment Agency

Department: Sacramento Housing and Redevelopment Agency

Description/Analysis

Issue Detail: In 2017, Senate Bill 2 created the first permanent source of funding for affordable housing in the State of California. Revenue is generated through recording fees on real estate transactions and will, therefore, vary from year to year depending upon activity. In year 2 (2019) of the program and onward, the majority of funding will flow to local jurisdictions through the Permanent Local Housing Allocation or PLHA.

On November 12, 2019, the City Council authorized the Sacramento Housing and Redevelopment Agency (SHRA) to apply to the State of California on behalf of the City to receive and administer the City’s entitlement under the Permanent Local Housing Allocation (PLHA). On February 26, 2020, the State Department of Housing and Community Development (HCD) issued a Notice of Funding Availability (NOFA) for the PLHA. The City’s five-year estimate of PLHA funding is \$14,142,402. Applications for the first year of funding, which also describe the five-year expenditure plan, are due to HCD no later than July 27, 2020.

SHRA has prepared the PLHA Plan (Plan) included as Attachment 3 to this report. There is a statutory requirement that 20 percent of PLHA funds be used to support “Affordable Owner-occupied Workforce Housing.” To meet this requirement, the PLHA Plan includes funding for a down payment assistance program within the City of Sacramento following CalHome underwriting and eligibility requirements (Attachment 4).

The funding for rental housing will follow the City Council approved Multifamily Lending and Mortgage Revenue Bond Policies. Priorities for multifamily funding are:

- 1) Preservation of existing affordable housing at risk of losing affordability
- 2) New construction and conversion of non-residential to residential use
 - a. Permanent supportive housing/ homeless housing
 - b. Veterans
 - c. Workforce
 - d. Other
- 3) Rehabilitation of existing affordable housing
- 4) Rehabilitation of market rate housing into affordable housing

The proposed breakdown of funding is as follows:

Activity	Percentage	Year 1	5-Year Estimate
Multifamily Rental Housing Production and Substantial Rehabilitation	75%	\$1,767,800	\$10,606,801
Single Family Down Payment Assistance	20%	\$471,414	\$2,828,481
Program Administration	5%	\$117,853	\$707,120

PLHA funds are an entitlement (i.e., non-competitive) source of funding for affordable housing. As long as SHRA, on behalf of the City, submits the required applications by the prescribed deadlines and commits funding to eligible activities within required timeframes, PLHA resources will be received on an annual basis. Any amendments or changes to the Plan (Attachment 3) must be approved by the City Council prior to implementation.

Policy Considerations: The recommended actions are consistent with SHRA’s mission to provide affordable housing opportunities throughout the City of Sacramento and with the City’s 2013-2021 Housing Element goals of preserving and producing affordable housing units. All rental housing funded with PLHA funds will follow the City’s adopted

Multifamily Lending and Mortgage Revenue Bond Policies and all housing will be monitored for compliance for the required regulatory periods. All down payment assistance funding will follow the underwriting and eligibility criteria in the CalHome guidelines adopted by the City Council on January 14, 2020 with the exception that PLHA funds may be used throughout the City of Sacramento and not limited to target areas (Attachment 4).

Economic Impacts: Not applicable.

Environmental Considerations: California Environmental Quality Act (CEQA): The recommended actions are administrative and fiscal activities and therefore are not considered a project subject to CEQA pursuant to 14 CCR §15378(b). National Environmental Policy Act (NEPA): NEPA does not apply.

Sustainability Considerations: Not applicable.

Commission/Committee Action: At its May, 20, 2020, meeting, the Sacramento Housing and Redevelopment Commission reviewed the staff recommendation for this item. The votes were as follows:

AYES:

NOES:

ABSENT:

Rationale for Recommendation: The actions recommended in this report enable SHRA to continue to fulfill its mission of providing a range of affordable housing opportunities in the City and are consistent with the previously approved Multifamily Lending and Mortgage Revenue Bond Policies, the City of Sacramento's 2013-2021 Housing Element as part of Sacramento's 2035 General Plan, Promise Zone Plans and Goals, and the Opportunity Zone Program.

Financial Considerations: The first year of PLHA funding for the City is \$2,357,067. It is proposed that SHRA receive five percent for program administration. Annual funding levels will vary based on economic activity in the real estate market. Prior to the economic downturn caused by the COVID 19 pandemic, HCD had estimated the City's five-year allocation to be \$14,142,402.

LBE - M/WBE and Section 3 requirements: The items discussed in the staff report do not involve federal funding; therefore, there are no M/WBE or Section 3 requirements.

June 16, 2020

Respectfully Submitted by:



LA SHELLE DOZIER
Executive Director

Attachments

- 1-Description/Analysis
- 2-Resolution
- 3-PLHA Plan
- 4-Down Payment Assistance Program Guidelines

RESOLUTION NO. 2020 -

Adopted by the Sacramento City Council

On date of

PHLA ALLOCATION: AUTHORIZATION FOR SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY TO APPLY FOR, ACCEPT, AND ADMINISTER THE PERMANENT LOCAL HOUSING ALLOCATION IN THE NAME OF AND ON BEHALF OF THE CITY OF SACRAMENTO; RELATED BUDGET AMENDMENT; AND ENVIRONMENTAL FINDINGS

BACKGROUND

- A. The State of California (the State), Department of Housing and Community Development (Department) is authorized to provide up to \$195 million to Cities and Counties for assistance under the SB 2 Permanent Local Housing Allocation (PLHA) Program Entitlement Jurisdiction Component from the Building Homes and Jobs Trust Fund (as described in Health and Safety Code section 50470 et seq. (Chapter 364, Statutes of 2017 (SB 2))).
- B. The Department issued Permanent Local Housing Allocation Final Guidelines (PLHA Program Guidelines) in October 2019.
- C. The Department issued a Notice of Funding Availability (NOFA) dated February 26, 2020 under the Permanent Local Housing Allocation (PLHA).
- D. On November 12, 2019, the City Council authorized its related entity, the Sacramento Housing and Redevelopment Agency (Agency), to make applications to the Department for the PLHA funds on its behalf on an ongoing basis.
- E. The City of Sacramento, a California Municipal Corporation (Applicant) is a City eligible to submit an application for and administer Permanent Local Housing Allocation Funds.
- F. The Department may approve funding allocations for the PLHA Program, subject to the terms and conditions of the PLHA Program Guidelines, NOFA, Program requirements, the Standard Agreement, and other contracts between the Department and PLHA grant recipients.
- G. The recommended actions are administrative and fiscal activities and therefore are not considered a project subject to the California Environmental Policy Act pursuant to 14 CCR §15378(b).

BASED ON THE FACTS SET FORTH IN THE BACKGROUND, THE CITY COUNCIL RESOLVES AS FOLLOWS:

- Section 1. All evidence presented having been duly considered, the findings, including environmental findings regarding this action, as stated above, are found to be true and accurate and are hereby approved adopted.
- Section 2. If Applicant receives a grant of PLHA funds from the Department pursuant to the above referenced PLHA NOFA, it represents and certifies that it will use all such funds in a manner consistent and in compliance with all applicable state and federal statutes, rules, regulations, and laws, including without limitation all rules and laws regarding the PLHA Program, as well as any and all contracts Applicant may have with the Department regarding the PLHA Program.
- Section 3. Applicant is hereby authorized and directed to receive a PLHA grant, in an amount not to exceed the five-year estimate of the PLHA formula allocations, as stated in Appendix C of the current NOFA, of \$14,142,402 in accordance with all applicable rules and laws.
- Section 4. Applicant delegates authority to the Agency to receive the PLHA grant from the Department on behalf of and in the name of Applicant and to administer the PLHA funds for eligible activities in the manner presented in the application as approved by the Department and in accordance with program regulations cited above and the Guidelines.
- Section 5. Applicant, through the Agency, hereby agrees to use the PLHA funds only for Eligible Activities as approved by the Department and in accordance with all Program requirements, PLHA Program Guidelines, other rules and laws, as well as in a manner consistent and in compliance with the Standard Agreement, its Application, and other contracts between the Applicant and the Department.
- Section 6. Applicant, through the Agency, shall be subject to the terms and conditions as specified in the Standard Agreement, the PLHA Program Guidelines, and any other applicable SB 2 guidelines published by the Department.
- Section 7. Applicant authorizes the Agency to execute, on behalf of itself and Applicant, the PLHA Program Application, the PLHA Standard Agreement and any subsequent amendments or modifications thereto, as well as any other documents which are related to the Program or the PLHA grant awarded to Applicant, as the Department may deem appropriate.
- Section 8. If the application for funding is approved, the Agency budget is hereby amended to incorporate funding of up to \$14,142,402 for the PLHA Program.

ATTACHMENT 3

§302(c)(4) Plan

Rev. 2/26/20

§302(c)(4)(A) Describe the manner in which allocated funds will be used for eligible activities.

Allocated funds will be used in two ways: 1) preserve and increase the production of multifamily rental housing for very low and extremely low income households. 2) provide down payment assistance to low-income, first time homebuyers.

§302(c)(4)(B) Provide a description of the way the Local government will prioritize investments that increase the supply of housing for households with incomes at or below 60 percent of Area Median Income (AMI).

The City's Multifamily Lending and Mortgage Revenue Bond Policies stipulate funding priorities and affordability levels for all subsidized multifamily rental projects. All projects receiving SHRA-administered rental housing subsidies must have a minimum of 15% of the units occupied by households at or below 50% of AMI and 5% of the units available for occupancy at 30% or below AMI. The City's first priority for funding is for rental housing projects which are currently publicly subsidized, but at risk of losing affordability restrictions due to sale, termination, or public subsidy reductions. These are rare cases. The second priority for funding is for new construction of rental housing which increases the supply of affordable housing. Permanent supportive housing/housing for homeless is the first priority under new construction followed by veterans housing, workforce housing (30% - 60% AMI) and then all other.

§302(c)(4)(C) Provide a description of how the Plan is consistent with the programs set forth in the Local Government's Housing Element.

The Plan is consistent with the City's Housing Element through support of the following Housing Element Programs: 23 and 25- Seeking funding to increase the supply of affordable housing, 32 - Provide funding to construct and rehabilitate SRO units, 39 - Assist in the preservation of privately owned affordable housing units, 40 - Assist in the preservation, conversion, and rehabilitation of multifamily rental housing, 43 - City shall continue to apply for homebuyer assistance programs from the State.

Activities Detail (Activities Detail (Must Make a Selection on Formula Allocation Application worksheet under Eligible Activities, §301))

§301(a)(1) The predevelopment, development, acquisition, rehabilitation, and preservation of multifamily, residential live-work, rental housing that is affordable to extremely low-, low-, low-, or moderate-income households, including necessary Operating subsidies.

§302(c)(4)(E)(i) Provide a description of how allocated funds will be used for each proposed Affordable Rental Housing Activity.

Funds will be used to provide gap subsidies for the new construction, adaptive re-use, or substantial rehabilitation of rental housing. Funding will be allocated through the semi-annual funding noticing and application process. Projects which meet the criteria of the City's Multifamily Lending and Mortgage Revenue Bond Policies and are able to demonstrate a feasible path towards completion (i.e., site control, environmental, entitlements, financing strategy) and that meet a City-identified housing priority will be invited for a full application and will receive funding commitments. The gap subsidies will be in the form of a loan and will meet all HCD requirements.

Complete the table below for each proposed Affordable Rental Housing Activity to be funded with 2019-2023 PLHA allocations. If a single Activity will be assisting households at more than one level of Area Median Income, please list the Activity as many times as needed to capture all of the AMI levels that will be assisted, but only show the percentage of annual funding allocated to the Activity one time (to avoid double counting).

Funding Allocation Year	2019	2020	2021	2022	2023													
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Affordable Rental Housing Activity	75%	75%	75%	75%	75%													
§302(c)(4)(E)(ii) Area Median Income Level Served	50%	50%	50%	50%	50%													TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at the AMI Level	255	255	255	255	255													1275
§302(c)(4)(E)(ii) Projected Number of Households Served	26	26	26	26	26													130

§302(c)(4)(E)(iv) Period of Affordability for the Proposed Affordable Rental Housing Activity (55 years required for rental housing projects)	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	

§302(c)(4)(E)(iii) A description of major steps/actions and a proposed schedule for the implementation and completion of the Activity.
 The City through SHRA has an established schedule and procedure for allocating funds. For 2019 funding, on August 1st, SHRA will publicize available funding and accept pre-applications for projects to be funded using PLHA and SHRA's other City resources (i.e., local housing trust funds, HOME entitlement). Projects that meet application readiness criteria will be invited for a full application and will receive an allocation of PLHA to subsidize the production or substantial rehabilitation of rental housing.

§301(a)(2) The predevelopment, development, acquisition, rehabilitation, and preservation of Affordable rental and ownership housing, including Accessory Dwelling Units (ADUs), that meets the needs of a growing workforce earning up to 120 percent of AMI, or 150 percent of AMI in high-cost areas. ADUs shall be available for occupancy for a term of no less than 30 days.

§301(a)(3) Matching portions of funds placed into Local or Regional Housing Trust Funds.

§301(a)(4) Matching portions of funds available through the Low- and Moderate-Income Housing Asset Fund pursuant to subdivision (d) of HSC Section 34176.

§301(a)(5) Capitalized Reserves for Services connected to the preservation and creation of new permanent supportive housing.

§301(a)(6) Assisting persons who are experiencing or At risk of homelessness, including, but not limited to, providing rapid rehousing, rental assistance, supportive/case management services that allow people to obtain and retain housing, operating and capital costs for navigation centers and emergency shelters, and the new construction, rehabilitation, and preservation of permanent and transitional housing.

§301(a)(7) Accessibility modifications in Lower-income Owner-occupied housing.

§301(a)(8) Efforts to acquire and rehabilitate foreclosed or vacant homes and apartments.

§301(a)(9) Homeownership opportunities, including, but not limited to, down payment assistance.

§302(c)(4)(E)(i) Provide a description of how allocated funds will be used for the proposed Activity.	Percentage of Funds Allocated for Affordable Owner-occupied Workforce Housing (AOWH)	20%
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Down payment assistance through deferred payment, second mortgages to low-income (80% or below AMI), first-time homebuyers in the City of Sacramento.

Complete the table below for each proposed Activity to be funded with 2019-2023 PLHA allocations. If a single Activity will be assisting households at more than one level of Area Median Income, please list the Activity as many times as needed to capture all of the AMI levels that will be assisted, but only show the percentage of annual funding allocated to the Activity one time (to avoid double counting)

Funding Allocation Year	2019	2020	2021	2022	2023													
Type of Homeowner Assistance	Home Buyer Assistance	Home Buyer Assistance	Home Buyer Assistance	Home Buyer Assistance	Home Buyer Assistance													
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Activity	20%	20%	20%	20%	20%													
§302(c)(4)(E)(ii) Area Median Income Level Served	80%	80%	80%	80%	80%													TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level	486	486	486	486	486													2430
§302(c)(4)(E)(ii) Projected Number of Households Served	12	12	12	12	12													60

§302(c)(4)(E)(iv) Period of Affordability for the Proposed Activity	30	30	30	30	30									
§302(c)(4)(E)(iii) A description of major steps/actions and a proposed schedule for the implementation and completion of the Activity. SHRA has an active network of approved single-family lenders who originate single-family loans and work with low-income first-time homebuyers when resources are available. Activation of this activity will only require education and outreach. All participants are required to attend homebuyer education classes prior to receiving their loan. PLHA-funded down payment assistance loans will follow the 2020 CalHome Guidelines; however, PLHA loans will not be limited to the CalHome target areas.														
§301(a)(10) Fiscal incentives made by a county to a city within the county to incentivize approval of one or more affordable housing Projects, or matching funds invested by a county in an affordable housing development Project in a city within the county, provided that the city has made an equal or greater investment in the Project. The county fiscal incentives shall be in the form of a grant or low-interest loan to an affordable housing Project. Matching funds investments by both the county and the city also shall be a grant or low-interest deferred loan to the affordable housing Project.														
File Name:	Plan Adoption	§302(c)(4)(D) Evidence that the Plan was authorized and adopted by resolution by the Local jurisdiction and that the public had an adequate opportunity to review and comment on its content.										Attached and on USB?	Yes	



Fact Sheet

801 12TH STREET • SACRAMENTO, CA 95814 (916) 440-1393

CalHome and Permanent Local Housing Allocation First-Time Homebuyer Mortgage Assistance Program

PROGRAM GUIDELINES City of Sacramento

Program	Sacramento Housing and Redevelopment Agency (Agency) has an allocation of State CalHome and Permanent Local Housing Allocation (PLHA) funds available for mortgage assistance to qualified borrowers. This funding is administered in accordance with guidelines adopted by the State Department of Housing and Community Development (HCD). Funds are provided to qualified households in the form of 30-year, deferred-payment second mortgages. The loan helps buyers purchase homes by providing down payment assistance.
Maximum Loan Amount	The maximum loan shall not exceed the required amount of assistance needed to make the unit affordable to the homebuyer. The assistance will be calculated as follows:
Calculation of Assistance	The amount of assistance will be calculated at 20 percent of the purchase price up to a maximum loan amount of \$50,000. Minimum loan amount will be \$10,000.
Interest Rate	One percent fixed rate, simple. Principal and interest shall be deferred for the term of the loan.
Term	30 years
Max CLTV	The loan-to-value ratio for the Program loan, when combined with all other indebtedness to be secured by the property, shall not exceed 100 percent of the sales price plus a maximum of up to five percent of the sales price to cover actual closing costs.
Use of Funds	Funds may be used for down payment and mortgage assistance. The property must be owner occupied for the term of the loan.
Applicant Eligibility First-Time Home Buyer	The applicant must be a first-time homebuyer which means a borrower(s) who has not owned a home during the three-year period prior to the purchase of a home with CalHome assistance. Applicant's Federal income tax returns will be used to verify compliance. The CalHome Regulation Section 7716(s) contains a provision for individuals who meet the definition of a displaced homemaker or single parent, or individuals who have owned a mobile home not permanently affixed to a permanent foundation to be considered eligible for the program. This regulation will also be applied to the PLHA funded

loans.

Applicant Eligibility
Household Income

The qualifying income of Program applicant household must not exceed 80 percent of County median income for the size of the household. As published by HCD on May 6, 2019, the eligible income limits are:

Household Size	80 percent of County median
1-person	\$46,850
2-person	\$53,550
3-person	\$60,250
4-person	\$66,900
5-person	\$72,300
6-person	\$77,650

Household size is determined by applicant declaration as to household size, with supporting documentation such as tax returns.

Qualifying Income
(per 24 CFR Part 5)

Qualifying income is calculated by totaling gross income for all persons 18 years of age or older who will occupy the residence. The income is annualized forward over a twelve-month period. Income includes all salaries, wages, overtime and bonuses before payroll deductions. It also includes earnings from interest on savings and checking accounts, dividends, the full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, public assistance, alimony, child support or regular gifts. Interest income, actual or imputed, from assets over \$5,000 will be included in qualifying income.

Eligibility vs. Lender Income

For program eligibility, the total annual income includes income of all adult members of the household.

For underwriting purposes, the lender shall use standard industry methods for determining the borrower's annual gross income. Note that the gross income figure calculated for income-eligibility purposes may vary substantially from the annual income a lender will use to underwrite the first mortgage.

Housing Debt Ratio

With the Program assistance, the homebuyer's monthly housing costs are to be affordable as evidenced by a monthly housing cost ratio (front end ratio) of no less than 28 percent of the borrower's gross monthly income and no more than 38 percent of the borrower's gross monthly income. The total debt ratio (back end ratio) may be determined by the lender's underwriting guidelines.

For FHA insured loans, the maximum homebuyer ratios are 29/41. These cannot be exceeded unless there are significant compensating factors.

Underwriting

The first mortgage lender will perform the underwriting using established credit guidelines for the particular mortgage program as determined by industry standards. The Agency will review the first mortgage underwriting as part of its eligibility analysis for the Program assistance and may require credit explanations or payoff of collection accounts if deemed necessary and prudent. Prior bankruptcies or foreclosures may be permitted with evidence of reestablished credit if allowed by lender's credit guidelines.

There may be no outstanding unpaid judgments or involuntary liens at the time the loan is recorded.

First Mortgage Restrictions

Borrower shall obtain the maximum first lien mortgage loan with a term and interest rate from a mortgage lender consistent with affordable housing costs outlined above.

The term of the loan shall be a minimum of 30 years.

Mortgage loans shall not include provisions for negative amortization, principal increases, balloon payments or deferred interest. Adjustable Rate Loans (ARM's) and Graduated Payment Loans (GPM's) are not allowed. Interest rate buy downs are not allowed.

The first mortgage may be an FHA loan, conventional loan, or CalHFA financing.

Fees and charges to the borrower for the first mortgage loan shall be reasonable and must be approved by the CalHome lender.

The first mortgage lender is required to collect and manage impound accounts for payment of taxes, assessments and hazard insurance according to the lender's requirements.

Subordinate Financing to the Program Loan

Homebuyer mortgage assistance loans subordinate to the Program Loan are allowed provided the combined loan-to-value ratio does not exceed 100 percent of the sales price plus a maximum of up to five percent of the sales price to cover actual non-recurring closing costs.

Subordinate financing loans shall defer all principal and interest payments for the term of the Program loan. No balloon payments are allowed prior to the maturity date of the loan.

Escrow Prohibitions

Cash transactions and oral agreements outside of escrow are prohibited. Cash out of escrow to the borrower is limited to the amount deposited into escrow by the borrower and not needed for any lender-required minimum down payment. Borrower costs "Paid Outside Closing" are not reimbursable with cash out of escrow.

Eligible Properties
Maximum Sales Price

Single family residences (including condominiums and half-plexes) in eligible areas of the City of Sacramento. The property must meet minimum housing quality standards. An Agency inspection will be required.

The maximum allowable sales price of the assisted unit cannot exceed the current median sales price of a single family home in Sacramento County as posted at the California Association of Realtors website at <https://www.car.org/en/marketdata/data/countysalesactivity>. As of October 2019, the current median sales price for Sacramento County is \$385,000.

Eligible Areas
(CalHome Contract Funds only)

In the City of Sacramento, the CalHome Program is limited to properties located within a federal Promise Zone or a Choice Neighborhood Initiative Area or an Opportunity Zone.

Loans funded with PLHA may be made anywhere within the City of Sacramento.

Repayment of Program Loan

Loans shall be repayable upon sale or transfer of the property, when the property ceases to be owner-occupied, or upon the Program Loan maturity date. The loan is not assumable.

Hardship

However, if it is determined by the recipient that repayment of the Program loan at the maturity date causes a hardship to the borrower, the borrower has two options:

- (A) Amending the note and deed of trust to defer repayment of the amount due at loan maturity, that is the original principal and the accrued interest, for up to an additional 30 years (at zero percent additional interest), this may be offered one time, or
- (B) Converting the debt at loan maturity, that is the original principal balance and any accrued interest, to an amortized loan, repayable

in 15 years at zero percent additional interest.

Refinancing

Refinancing may be allowed subject to the provisions of the Agency loan servicing /subordination policy. In general, "cash out" refinancing is prohibited by Agency policy.

Reuse Account

When CalHome loans are repaid, the funds are deposited into a "CalHome Reuse Account". Loans funded from this reuse account must be for CalHome program eligible activities, are not restricted to properties within a federal Promise Zone or a Choice Neighborhood Initiative Area or an Opportunity Zone. Funding priority will be given to eligible homebuyers in the Welcome Home Program and the Del Paso Nuevo V and VI developments.

When PLHA funds are repaid, they will be deposited into the PLHA reuse account for PLHA-eligible activities.

Homebuyer Education

All homebuyers must attend an in-person 8 hour HUD approved course of homebuyer education classes. The curriculum shall include, at a minimum, the following topics: 1). Preparing for Homeownership, 2). Available financing and credit analysis, 3). Loan closing and homebuyer responsibilities, 4). Home maintenance and loan servicing.

The homebuyer education requirement may be met by taking the following classes:

NeighborWorks Homeownership Center – Sacramento Region

- Preparing for Homeownership – 8 hour course

Application Procedures

To apply for the program, please contact any of the lenders on the Agency Approved Lender List. For additional information or questions call (916) 440-1393, or visit our web site at www.shra.org.



Equal Housing Opportunity