



Community Resources Agency
48 W. Yaney Avenue, Sonora
Mailing: 2 S. Green Street
Sonora, CA 95370
209 533-5633
(209) 533-5616 (fax)
www.tuolumnecounty.ca.gov

COUNTY OF TUOLUMNE FIRST TIME HOMEBUYER GREEN PROGRAM

The County of Tuolumne Green First Time Homebuyer Program provides silent second mortgages to lower income households purchasing homes in the unincorporated area of the County that have certain green building and universal design (accessibility) features.

Maximum Purchase Price

Under this program, the sales price of the home for 2014 must be at or below \$241,335. This limit is adjusted annually.

Maximum Loan Amount

The maximum loan amount is \$57,000. However, the loan can be coupled with other programs. If funds are available under the County's regular first time homebuyer program, the County can provide both loans to the same borrower for a maximum assistance amount of \$85,000. However, the maximum sales price for the regular homebuyer program may be lower. Please request a copy of the program hand-out for the County First Time Homebuyer Program for more information or contact staff (contact information below).

Maximum Qualifying Income of Borrower

The homebuyer must earn at or below 80% of the County median income. This is the same standard used in the County's regular first time homebuyer program. Current income figures per family size are listed in the Housing Program Income Qualifications Hand-out.

First Time Buyers

As with the County's regular first time homebuyer program, participants must be first-time homebuyers which are defined as individuals and families who have not owned a home in the past three years. There are certain exceptions for displaced homemakers and single-parents.

Loan Terms

The loan terms are identical to the County's regular program. Loans are 30-year, 3% simple interest loans that are deferred for the term of the loan. Borrowers make no payments for 30 years or until they sell or transfer the home or no longer live there as their primary residence. Funds may be used for acquisition and non-reoccurring closing costs. They cannot be used for re-occurring closing costs. Borrowers must be able to obtain a 30-year or higher, fixed rate loan for the maximum amount that they qualify for from their lender based on income and credit.

Down Payment

In order to participate in the program, borrowers must contribute a minimum down payment of 3% of the total purchase price.

Types of Homes that Qualify

- Located within the unincorporated area of the County of Tuolumne,
- Newly constructed single-family or town homes (attached or detached),
- New Manufactured home on a permanent foundation on a single-family lot,
- Must be a lower-priced, starter home,
- Must meet certain green and universal design standards listed below.

Green Building and Universal Design Requirements

Homes purchased under this program must meet certain green building and universal design (accessibility) standards (see charts). Newer homes already meet some of the standards because the same requirements have been required under the California Building Code for a number of years. With some modification, newer homes can qualify for this program.

Required Green Features
Use engineered lumber- <ul style="list-style-type: none">• Beams and Headers, and• Wood I-Joists or web trusses for floors and ceilings.
Use Oriented Strand Board (OSB) in Floor, Wall and Roof sheathing.
Provide effective air sealing - <ul style="list-style-type: none">• Seal sole plates,• Seal exterior penetrations at plumbing, electrical and other penetrations,• Seal top plate penetrations at plumbing, electrical, cable and other penetrations,• Weather-strip doors and attic access openings,• Seal penetrations in interior equipment closets and rooms, and• Seal around bathtub drain penetrations in raised floors.
Install and flash windows in compliance with window installation protocols.
Exterior Doors - <ul style="list-style-type: none">• Insulated or solid core.• Flush, paint or stain grade shall be metal clad or have hardwood faces.• Factory primed on six sides with a one year warranty.
Select durable non-combustible roofing materials which carry a three-year contractor installation guarantee.
Install gas storage water heater with an Energy Factor (EF) of 0.62 or greater and a capacity of at least 30 gallons for one- and two-bedroom units and 40 gallons for three-bedroom units or larger.
Use water saving fixtures or flow restrictors- <ul style="list-style-type: none">• Kitchen and Service Areas < 2 gallons per minute (gpm).• Bathroom Sinks < = 1.5 gallons per minute (gpm).• Showers and Bathtubs < = 2.5 gallons per minute (gpm).
Use Low-VOC paint and stain. <ul style="list-style-type: none">• Flat interior wall/ceiling paints & stains < 50gpl VOCs.• Non-flat wall/ceiling paints & stains <150gpl VOCs.
Floor coverings <ul style="list-style-type: none">• Light and medium traffic areas shall have vinyl or linoleum at least 3/32" in thickness.• Heavy traffic areas shall have vinyl or linoleum at least 1/8" in thickness.• Carpet shall comply with U.S. Department of Housing and Urban Development/Federal Housing Administration UM 44C, or alternatively, cork, bamboo, linoleum, or hardwood floors shall be provided in all other floor areas.
Install ENERGY STAR® appliances- <ul style="list-style-type: none">• Dishwashers• Refrigerators• Clothes washers• Heating/cooling systems.
Homes Must Meet 1 of the Following 2 Green Items
Use plant and tree species that require low water use in sufficient quantities and install irrigation system using only low-flow drip, bubblers, or low-flow sprinklers.
Install ENERGY STAR® Ceiling Fans in living areas and all bedrooms; install a whole house fan with insulated louvers; or install an economizer.
Required Universal Design (Accessibility) Standards
Provide at least one no-step entrance with beveled threshold. This may be at the front, side or back of the unit.
Make doorways throughout the unit at least 32 inches wide and hallways at least 36 inches clear width.
Reinforce walls around the toilet, bathtub and shower stall in order that grab bars may be added at a later time, if needed.
Install light switches and electrical controls no higher than 48 inches and electrical plugs no lower than 15 inches above the floor.
Install lever handles on all doors and plumbing fixtures.

How to Apply

Interested borrowers may contact Sheila Shanahan, Housing Program Coordinator for the County at 533-6904 or sshanahan@co.tuolumne.ca.us. Applicants will be served on a first come, first served basis until funds are exhausted.

