

**YORK HOMEBUYER ASSISTANCE PROGRAM AND HOUSING COUNSELING SERVICES
REQUEST FOR PROPOSALS QUESTIONS FROM LHOP**

Do people who take the first-time homebuyer course have to be income qualified? **We have to meet the funding requirement that 51% of attendees meet the low-mod limits, therefore we do need to document income**

Over the past 2 years what has been the average class size for the first-time homebuyer course and what has been the number participants on an annual basis? **2016 – the average class size was 16, the total participant count for the City, County and out of County combined was 386.**

Is there demographic data available for homebuyer class participants and homebuyer loans for the past two years that can be made available to us? **Not sure what you are looking for, age, ethnicity, race, sex, marital status, income??**

How are homebuyer loan applications taken and processed currently?

- Who completes and then accepts the homebuyer assistance applications? **Administrator**
- Where can people submit homebuyer assistance applications? **Directly to Administrator**
- Who underwrites the loans? **Administrator**
- Who approves the loans and issues the checks? **YCPC Housing Division Financial Specialist**
- Who records the mortgage documents and services the loans? **Mortgage is prepared by administrator, recorded by settlement agent and the loans are tracked and serviced by YCPC Housing Division staff**

Can you share with us how lenders and realtors are currently engaged in the Homebuyer Assistance Program? **Unfortunately, we have limited engagement currently. The current administrator along with RAYAC hold an annual education session to attract lenders and realtors, however we are not seeing a lot of interest in the program**

Are there any records from prior years when York County / City had housing counseling services that can inform us of the demand for service? Such as number of people served, volume by types of counseling (foreclosure mitigation, reverse mortgage counseling, foreclosure assistance, rental counseling, etc.). **I am not able to get that information, the County/City did not use CDBG or any other funds to support, the counseling program was administered by Housing Alliance of York and was certified and supported by PHFA, HUD and the United Way, along with private donations. The Housing Alliance of York has been an inactive organization since mid-2014.**

Is an estimated or proposed budget required to be submitted with the Proposal? **yes**

Can you share with us the budget for the past year for the Homebuyer Assistance Program and what the estimated budget is for the coming year for the Program and the Housing Counseling Services? **Below is the 2016 CDBG funding allocation for both the County/City for the delivery/operating for the YHAP program and only the first time homebuyer education. Also note the 2016 HOME funding allocations that are used to support the downpayment and closing cost.**

ACTIVITY BUDGET ITEM	COUNTY CDBG	CITY CDBG	CITY HOME FUNDS	COUNTY HOME FUNDS
Personnel - Salaries, Wages, Benefits & Fringes	\$23,790.00	\$30,000	\$	\$
Operating Costs - Rent Overhead & Marketing	\$6,210.00	\$ 3,850.00 (indirect costs)	\$	\$
Down Pmt & Closing Costs	\$	\$	\$ 50,000.00	\$100,000.00
TOTAL	\$30,000.00	\$48,354.00	\$	