



County of Los Alamos

Los Alamos, NM 87544
www.losalamosnm.us

Agenda - Final County Council - Regular Session

Sara Scott, Council Chair; Randall Ryti, Vice-Chair; David Izraelevitz; Antonio Maggiore; Katrina Martin; James Robinson; and Pete Sheehey, Councilors

Tuesday, April 7, 2020

6:00 PM

“Due to COVID-19 concerns, meeting will be conducted remotely.
Public can view proceedings at
<http://losalamos.legistar.com/Calendar.aspx>
or locally on cable channel 8

1. OPENING/ROLL CALL
2. PLEDGE OF ALLEGIANCE
3. PUBLIC COMMENT
4. APPROVAL OF AGENDA
5. PRESENTATIONS
 - A. County Manager Update
6. PUBLIC COMMENT FOR ITEMS ON CONSENT AGENDA
7. CONSENT AGENDA

April 7, 2020 Consent Motion:

Consent Motion -

- A. [AGR0663-20](#) Award of Bid No. 20-52 in the Amount of \$2,019,095 plus Applicable Gross Receipts Tax to Landscapes Unlimited for the Golf Course Irrigation Replacement Project

Presenters: Anne Laurent, Public Works Director and Eric Martinez, County Engineer

Attachments: [A - Project Budget Spreadsheet](#)

- B. [12935-20](#) Board/Commission Appointment(s) - Personnel Board.

Presenters: Antonio Maggiore

Attachments: [A - Personnel Board Member List](#)
[B - Application Pkt for Terry Priestly](#)
[C - Application Pkt for Larry Warner](#)
[D - Interview Panel Recommendation](#)

- C. [12958-20](#) Consideration of Approval to Purchase an EZ Rider II bus in the amount of \$437,125 from Creative Bus Sales

Presenters: Anne Laurent, Public Works Director

Attachments: [A - Creative Bus Sales EZ Rider II Quote](#)
[B - Statewide Pricing Agreement](#)

8. **BUSINESS**

- A. [12924-20](#) Homebuyer Assistance Program Policies & Procedures Amendment

Presenters: Paul Andrus, Community Development Director

Attachments: [A - HAP Policies & Procedures v04.01.20](#)

9. **COUNCIL BUSINESS**

- A. *Council Chair Report & Councilor Comments*

10. **PUBLIC COMMENT**

11. **ADJOURNMENT**

If you are an individual with a disability who is in need of a reader, amplifier, qualified sign language interpreter, or any other form of auxiliary aid or service to attend or participate in the hearing or meeting, please contact the County Human Resources Division at 662-8040 at least one week prior to the meeting or as soon as possible. Public documents, including the agenda and minutes can be provided in various accessible formats. Please contact the personnel in the Office of the County Manager at 663-1750 if a summary or other type of accessible format is needed.



County of Los Alamos

Staff Report

April 07, 2020

Los Alamos, NM 87544
www.losalamosnm.us

Agenda No.:

Index (Council Goals):

Presenters:

Title

April 7, 2020 Consent Motion:

Recommended Action

I move that Council approve the items on the Consent Agenda as presented and that the motions in the staff reports be included for the record; or,

I move that Council approve the items on the Consent Agenda and that the motions contained in the staff reports, as amended, be included for the record.



County of Los Alamos

Staff Report

April 07, 2020

Los Alamos, NM 87544
www.losalamosnm.us

Agenda No.: A.

Index (Council Goals): * 2020 Council Goal - Investing in Infrastructure

Presenters: Anne Laurent, Public Works Director and Eric Martinez, County Engineer

Legislative File: AGR0663-20

Title

Award of Bid No. 20-52 in the Amount of \$2,019,095 plus Applicable Gross Receipts Tax to Landscapes Unlimited for the Golf Course Irrigation Replacement Project

Recommended Action

I move that Council Award of Bid No. 20-52 in the Amount of \$2,019,095 plus Applicable Gross Receipts Tax to Landscapes Unlimited for the Golf Course Irrigation Replacement Project

County Manager's Recommendation

The County Manager recommends that Council approve the motion as presented.

Body

On March 5, 2020, the County advertised a formal competitive solicitation for project construction through Invitation for Bid No. 20-52. Four responses were received on March 24, 2020. The evaluation committee is recommending award to Landscapes Unlimited, the lowest responsive bidder.

Project improvements consist of a total replacement of the current irrigation system, which is in excess of 35 years old. The new system will continue to utilize the non-potable water supply and is an automated state-of-the-art design which will irrigate the course in a more efficient manner. The computer-controlled system will enhance water delivery to obtain a more robust turf condition while also conserving water. The project is sequenced to maintain golf play and operations during installation.

In order to maintain flexibility in the scope of the work awarded and keep the project within the programmed budget, the project included five options, or deductive alternates, described and priced separately as follows:

1. Remote Linked Weather Station - eliminates the enhanced automation capabilities of the system allowing some adaptive settings to monitor and adjust the system for real time atmospheric conditions for more efficient, water conserving irrigation (\$13,500)
2. Dual Sprinkler Heads on the Greens - eliminates the option for more thoroughly watering of the greens area separate from the rest of the system (\$33,000)
3. Piping Fitting & Appurtenances - allows the contractor to provide more affordable fittings and appurtenances to the piping system (\$1)
4. Unitized Control System - eliminates the option for consolidation of filtration, chemical

injection and back-flow prevention all in one 'skid mounted assembly' that would reduce staff time and expense associated with the application of fertilizers, weed control etc., through the irrigation system; this option also reduces time and maintenance due to clogs at the sprinkler heads (\$20,000)

5. Existing Irrigation Equipment Removal - eliminates the removal of the existing equipment from contractor scope of work and made the work the responsibility of County staff; however, staff overtime and material disposal costs would still have been incurred (\$15,000)

The base bid includes all the aforementioned options and will improve the system's overall functionality and operational efficiency.

Upon Council approval, the Notice of Award will be sent to the contractor on April 8, 2020 and work may begin shortly thereafter. This contract includes substantial and final completion dates with liquidated damages for late completion at \$1,500 per day given the impact of facility programming. Substantial Completion is set for December 1, 2020. All work associated with this contract must be completed by February 1, 2021.

Two public meetings were held during project design development in coordination with the Parks and Recreation and Golf Staff including a presentation to the Parks and Recreation Board (PRB) on November 14, 2019. As a result of the input received, the design documents were completed, and an Invitation for Bids issued.

Alternatives

Council could choose to award the bid and budget as recommended, award the bid less any or all the deductive alternates, or choose to not approve the award.

Fiscal and Staff Impact/Planned Item

In 2018, Council approved a total budget of \$4,524,000 for Golf Course Improvements with priority towards replacement of the irrigation system. The original irrigation replacement project budget was estimated at \$2,750,000. The project budget for the irrigation project after bidding the project is \$2,650,000 (Attachment A), or \$100,000 less than anticipated and without having to apply the deductive alternates.

The other planned golf course improvements are:

1. Security/safety screening at and around the driving range area
2. Bunker/trap rehabilitation
3. Tee box scaling, leveling and rehabilitation
4. Cart path rehabilitation
5. Green rehabilitation
6. On course restroom/waystation rehabilitation

An RFP has been advertised for the design of the additional golf course site development improvements listed above. A pre-proposal meeting to be held by web or teleconference is scheduled for April 9th. Proposals are due on April 30th.

Attachments

A - Golf Course Capital Improvement Projects Budget Spreadsheet

GOLF COURSE CAPITAL IMPROVEMENT PROJECTS BUDGET SPREADSHEET	
Budget	Amount
County CIP Funds	\$ 4,524,000
Total Budget	\$ 4,524,000
Expenses	Amount
IFB NO. 20-52 Golf Course Irrigation Replacement Project	
Base Bid - Landscapes Unlimited	\$ 2,019,095
Subtotal	\$ 2,019,095
NMGRT 7.3125%	\$ 147,646
Total Bid w/Tax	\$ 2,166,741
Contingency ~15% of Total Bid w/Tax	\$ 323,004
Design Consultant	\$ 133,754
Arts in Public Places (1%)	\$ 26,500
Total Expenses	\$ 2,650,000
REMAINING BUDGET	\$ 1,874,000



County of Los Alamos

Staff Report

April 07, 2020

Los Alamos, NM 87544
www.losalamosnm.us

Agenda No.: B.
Index (Council Goals): * 2020 Council Goal - N/A
Presenters: Antonio Maggiore
Legislative File: 12935-20

Title

Board/Commission Appointment(s) - Personnel Board.

Recommended Action

I recommend the following applicants for re-appointment to the Personnel Board: Terry Priestly (I) and Larry Warner (R).

If Terry Priestley is considered for re-appointment, Council will need to take a second action to acknowledge and approve concurrent membership on the Planning and Zoning Commission and the Personnel Board. (Mr. Priestley's current term on the Planning and Zoning Commission ends March 31, 2021).

I move Council acknowledge that Terry Priestley intends to continue serving on the Planning and Zoning Commission while serving on the Personnel Board, Council finds these two positions not incompatible, Council approves of him serving concurrently on both boards, and hereby appoints Terry Priestley to the Personnel Board.

Body

The purpose of this item is to fill two of three vacancies on the Personnel Board which were created by the expiration of Mr. Priestly's and Mr. Warner's terms that ended on March 31, 2020. These re-appointments would be second terms for each of the nominees and would begin April 1, 2020 and expire on March 31, 2023.

As of March 31st, the board no longer has a quorum. By filling these vacancies it will allow the board to continue with a quorum in order to address employee appeal hearings.

The five-member board has staggered three-year terms beginning April 1st and ending March 31st. Party affiliations are noted as [D] Democrat, [R] Republican, [I] Independent, [G] Green, [L] Libertarian, [DTS] Declined to State, and [N] Not Registered to Vote. Re-appointing the nominees will not violate the County Charter restriction concerning political party majorities on Boards and Commissions. The board is currently composed as follows:

Position 1.	VACANT
Position 2.	Laurance (Larry) Warner [R]
Position 3.	Bernadine Goldman [D]
Position 4.	Terry Priestly [I]

Position 5. Kenneth (Mike) Cleveland [D]

Recruitment for the personnel board has been on-going. At this time, Mr. Priestly and Mr. Warner are the only applicants for two of these vacancies and both are active members interested in reappointment. The two nominees were interviewed on March 9, 2020. The interview committee consisting of Councilor Antonio Maggiore and Staff Liaison Denise Cassel recommend the re-appointment of Terry Priestly to a second term. The interview committee consisting of Councilor Antonio Maggiore, Board Chair Terry Priestly, and Staff Liaison Denise Cassel recommend the re-appointment of Larry Warner to a second term.

Attachments

- A - Personnel Board Member List
- B - Application Packet for Terry Priestly
- C - Application Packet for Larry Warner
- D - Interview Panel Recommendation

LOS ALAMOS

PERSONNEL BOARD MEMBERSHIP

as of 01/01/2020

Appointed	BCID	Term Beg	Term Exp	Name	Position	Party	Term	Elig
	PER1	04/01/2018	03/31/2021	VACANT				
05/22/2018	PER2	04/01/2017	03/31/2020	Laurance (Larry) Warner Los Alamos, NM 87544	Member	R	1 st	Y
05/22/2018	PER3	04/01/2019	03/31/2022	Bernadine Goldman Los Alamos NM, 87544	Vice-Chair	D	P	Y
05/17/2017	PER4	04/01/2017	03/31/2020	Terry Priestley Los Alamos, NM, 87544	Chair	I	1 st	Y
10/30/2018	PER5	04/01/2018	03/31/2021	Kenneth (Mike) Cleveland Los Alamos, NM 87544	Member	D	1 st	Y

Description

Board: Personnel Board

Division: Human Resources

Purpose: A Personnel Board is established as required in the County Charter, Section 306.2, to serve in an appellate and advisory capacity in the administration of the personnel program. The board shall report annually to the County Council on the operation of the personnel system.

Authorization: Ordinance No. 02-078, Sec. 2, 10-3-2006

Composition: Five (5) members

Term: Three (3) years, staggered terms, beginning April 1 and ending March 31 *(*max of two full terms in succession)*

Meetings: Fourth (4th) Tuesday of each month *(with some exceptions noted on the calendar)*

Time: 11:30 am

Location: B&C Room 110, Municipal Building

Council Liaison: James Robinson, Cell: 505-412-8469, james.robinson@lacnm.us

Staff Liaison: Denise Cassel, Human Resources Manager, 505-662-8047, denise.cassel@lacnm.us

Admin. Support: Kathy Casados, HR, 505-662-8040, kathy.casados@lacnm.us

General Information

All County Board and Commission members must be residents of Los Alamos County. Lodgers' Tax Advisory Board members, except the at-large community member, do not need to be residents if they are employed/represent an attraction or hotel.

Once a resident fills out and submits this application, an interview is scheduled with the B&C's County Council liaison, the relevant staff liaison, and the B&C Chair. After the interviews, the applicants' names are presented to the full Council during a regularly scheduled Council meeting, where a vote is taken regarding the appointment of each applicant. Each applicant will be notified if they are appointed or not.

Only on-line applications will be considered.

If you are interested in applying for the Board of Public Utilities, please contact Jamie Kephart at 505-662-8132.

If you are interested in applying for Labor Relations Board, please contact Denise Cassel at 505-662-8047.

Profile

Board and Commission Application

Note: Please be aware that as a public entity, the County of Los Alamos, is obligated to furnish this information to the public if requested. Note also that current LANL employees, if appointed to a Board or Commission, may be required by LANL to complete a 701 form.

Terry

First Name

Priestley

Last Name

Street Address

Suite or Apt

Los Alamos

City

NM

State

87544

Postal Code

Email Address

Mobile:

Primary Phone

Home:

Alternate Phone

Party affiliation as registered: (Select one of the following) *☒ Independent**Registered to vote in Los Alamos?**☒ Yes ☐ No

How did you learn of this Board/Commission vacancy?

Current member

Do you currently serve on any County Board or Commission?

☒ Yes ☐ No

If yes, which one? (Los Alamos County law prohibits residents from serving concurrently on more than one County board except as expressly approved in writing by the County Council before the appointment is made.)

P&Z and Personnel

Interests & Experiences

Which Boards would you like to apply for?

Personnel: Submitted

Why would you like to serve on this particular Board or Commission?

I would like to continue on this Board for a second term for two reasons: 1 - I believe it is important for the County to have a robust HR program to retain quality employees and also to ensure fair treatment 2 - With 30+ years of management experience. I believe I bring a suite of skills that may be beneficial.

What volunteer or professional activities have you participated in that could apply to this appointment?

Currently Chair of the Planning and Zoning Commission Currently President of my Property Owners' Association Past Chair of Leadership Los Alamos Past member of the Parks and Recreation Board Past President of the Los Alamos Little League Past Scout Master of BSA Troop 22

The time involved may be 10-15 hours per month or more. Are you able to serve the volunteer hours and attend training needed to perform your duties as an appointee?

yes

What would you like to accomplish during your tenure on this Board or Commission? (Please identify any special interests you have that led you to become interested in serving on this Board or Commission.)

I want to help the County ensure the employee programs are robust and ensure fair treatment. I believe it is important for us to retain high-quality employees, and this Board helps ensure the programs are implemented effectively.

Have you had any direct or indirect involvement with this Board or Commission or with the County staff supporting this Board or Commission or County Councilors? If so, please explain.

Yes. I am currently the Chair of the Board, and am serving my first term. I was also a member of the Board about 10 years ago.

Are there any issue or matters, financial or otherwise, that you are now or might become involved in that may come before the Board or Commission for which you seek appointment?

No

If you have any questions, please contact Barbara Lai at 505-663-3436 or barbara.lai@lacnm.us



County Manager's Office

**BOARD & COMMISSION INTERVIEW QUESTIONS
FOR B&C MEMBERS APPLYING FOR A SECOND TERM**

Terry Priestley
Applicant's Name

Personnel Board
Board or Commission

Antonio MAGGIORE
Interviewer Name

4:00 3/9/20
Date/Time of Interview

Interview Conducted:
☒ Personally
☐ Telephone

NOTE TO INTERVIEW PANEL: Please remember to use this interview as an opportunity to share Council's directives and guidance for B&C's.

#	Question/Documented Response
1	<p>Since you are re-applying for this position, you must feel that the Board or Commission actions are worthwhile. What do you consider to be the positive aspects of the position? The negative?</p> <p>+ : important County Employees are heard / have place to be heard no hearings lately but due process</p> <p>- : really feels board works as intended</p>
2	<p>What has the Board or Commission accomplished during your term? What have you been able to contribute to the accomplishments that you are pleased with?</p> <p>Salary market study reviews sets staff up better for Council.</p> <p>Feels the hearing board works fairly</p> <p>looking forward to employee survey process</p>
3	<p>What do you believe are the greatest issues facing the Board or Commission for which you've applied and how do you feel this Board or Commission can contribute to the resolution of these issues?</p> <p>[Note to interview panel: If the answer to this question appears to be off base with Council's goals or directives, please explore a little more.]</p> <p>Representation need another member</p> <p>How does the County Backfill positions / recruit - attract new employees</p>
4	<p>Now that you've served on this board or commission, how do you perceive the role of County Boards and Commissions in local government? Do you have suggestions for better operation of this board or commission? Of operations of the Board and Commission system in general?</p> <p>The purpose / the citizen input is very important</p> <p>Struggle is participation. Could make the service more attractive</p> <p>put more narrative in description. because need for public involvement is high.</p>

5	Based on your experience serving on this board or commission, please share your thoughts on the communication methods between this Board and Council? How can we improve? <i>is work session presentation. Generally only interaction with council. Board could be more involved in some staff presentations in Council. or as advocates for staff</i>
6	Have you attended any training sessions related to your duties and responsibilities as a board member? Is there any training that you feel the County could provide to improve the effectiveness or efficiency of the board or commission system, as a whole, or of board or commission members individually? <i>training before hearings / Ethics training. Roberts rules of order, Harassment training. This is important!</i>
7	What suggestions/comments would you like to offer in connection with your Board or Commission service so far?
8	The purpose of this question is to make sure you are aware that, as a member of a Los Alamos County Board or Commission, your written communications, including e-mails, are public records (even if produced on your personal computer), and as such are subject to the New Mexico Inspection of Public Records Act. If any of these public records are requested for review/inspection under the Act you may need to produce them. Is this a deterrent to your willingness to continue serving on this Board? <i>Not a deterrent</i>
9	If this board decides (or is required) to "live stream" their meeting, will this be a deterrent to your willingness to continue serving on the board? <i>not a deterrent</i>
10	Do you have any questions of the interview panel?
11	[Interview panel: Ask questions you think necessary for clarification of the answers this applicant provided on their application form or during this interview.]

Notes

Thank the applicant for their feedback on the B&C system, and their willingness to continue serving as a Board or Commission member.



County Manager's Office

**BOARD & COMMISSION INTERVIEW QUESTIONS
FOR B&C MEMBERS APPLYING FOR A SECOND TERM**

Terry Priestley

Applicant's Name

Denise Cassel

Interviewer Name

Personnel Bd

Board or Commission

3/9/20 4pm

Date/Time of Interview

Interview Conducted:

☒ Personally

☐ Telephone

NOTE TO INTERVIEW PANEL: Please remember to use this interview as an opportunity to share Council's directives and guidance for B&C's.

#	Question/Documented Response
1	<p>Since you are re-applying for this position, you must feel that the Board or Commission actions are worthwhile. What do you consider to be the positive aspects of the position? The negative?</p> <p>Positive = ensure co EE's are heard. (a) salary might increase; no hearings recently import due process, don't feel pushback</p> <p>Negative = couldn't say anything</p>
2	<p>What has the Board or Commission accomplished during your term? What have you been able to contribute to the accomplishments that you are pleased with?</p> <ul style="list-style-type: none">• Market Market Study - reviewed & commented, helps staff• Hearing - prep got - both co & EE and all get opportunity to be heard• Look forward to EE survey process.
3	<p>What do you believe are the greatest issues facing the Board or Commission for which you've applied and how do you feel this Board or Commission can contribute to the resolution of these issues?</p> <p>[Note to interview panel: If the answer to this question appears to be off base with Council's goals or directives, please explore a little more.]</p> <ul style="list-style-type: none">• Bd - need to get 1 more member; moving fast - as people leave - continued to attract high std. How to attract new EE's.
4	<p>Now that you've served on this board or commission, how do you perceive the role of County Boards and Commissions in local government? Do you have suggestions for better operation of this board or commission? Of operations of the Board and Commission system in general?</p> <ul style="list-style-type: none">• Citizen representation - go down, go up & council. Especially on Bd. involvement is important.• With more participation - re-emphasize purpose of Bd.; advertising more narratives.

5	Based on your experience serving on this board or commission, please share your thoughts on the communication methods between this Board and Council? How can we improve? <i>Only comin - moving into a presentation. Not sure valuable. When take items to Co. - bd can speak as well. - on big topic things. just presentation -</i>
6	Have you attended any training sessions related to your duties and responsibilities as a board member? Is there any training that you feel the County could provide to improve the effectiveness or efficiency of the board or commission system, as a whole, or of board or commission members individually? <i>Trg of heavy • the answer is Trg • heavy Trg - is good - a clue • Either Trg • Robert Rule</i>
7	What suggestions/comments would you like to offer in connection with your Board or Commission service so far? <i>as shared previously</i>
8	The purpose of this question is to make sure you are aware that, as a member of a Los Alamos County Board or Commission, your written communications, including e-mails, are public records (even if produced on your personal computer), and as such are subject to the New Mexico Inspection of Public Records Act. If any of these public records are requested for review/inspection under the Act you may need to produce them. Is this a deterrent to your willingness to continue serving on this Board? <i>not for me</i>
9	If this board decides (or is required) to "live stream" their meeting, will this be a deterrent to your willingness to continue serving on the board? <i>No issue;</i>
10	Do you have any questions of the interview panel? <i>No</i>
11	[Interview panel: Ask questions you think necessary for clarification of the answers this applicant provided on their application form or during this interview.]

Notes

Thank the applicant for their feedback on the B&C system, and their willingness to continue serving as a Board or Commission member.

General Information

All County Board and Commission members must be residents of Los Alamos County. Lodgers' Tax Advisory Board members, except the at-large community member, do not need to be residents if they are employed/represent an attraction or hotel.

Once a resident fills out and submits this application, an interview is scheduled with the B&C's County Council liaison, the relevant staff liaison, and the B&C Chair. After the interviews, the applicants' names are presented to the full Council during a regularly scheduled Council meeting, where a vote is taken regarding the appointment of each applicant. Each applicant will be notified if they are appointed or not.

Only on-line applications will be considered.

If you are interested in applying for the Board of Public Utilities, please contact Jamie Kephart at 505-662-8132.

If you are interested in applying for Labor Relations Board, please contact Denise Cassel at 505-662-8047.

Profile

Board and Commission Application

Note: Please be aware that as a public entity, the County of Los Alamos, is obligated to furnish this information to the public if requested. Note also that current LANL employees, if appointed to a Board or Commission, may be required by LANL to complete a 701 form.

Laurance

First Name

B.

Middle Initial

Warner

Last Name

Street Address

Suite or Apt

Los Alamos

City

NM

State

87544

Postal Code

Email Address

Home:

Primary Phone

Mobile:

Alternate Phone

Party affiliation as registered: (Select one of the following) *☒ Republican**Registered to vote in Los Alamos?**☒ Yes ☐ No

How did you learn of this Board/Commission vacancy?

Current membership

Do you currently serve on any County Board or Commission?

☒ Yes ☐ No

If yes, which one? (Los Alamos County law prohibits residents from serving concurrently on more than one County board except as expressly approved in writing by the County Council before the appointment is made.)

Personnel

Interests & Experiences

Which Boards would you like to apply for?

Personnel: Submitted

Why would you like to serve on this particular Board or Commission?

In my current appointment, I have greatly increased my understanding of the county staff and operations, and would like to apply that understanding for the benefit of the county in a second term.

What volunteer or professional activities have you participated in that could apply to this appointment?

Earlier county board appointments. Twenty years as an active duty naval officer, with substantial personnel responsibilities. Thirty-one years at Los Alamos National Laboratory as program manager and office leader, and other duties, again with substantial personnel responsibilities (now retired and serving as guest scientist).

The time involved may be 10-15 hours per month or more. Are you able to serve the volunteer hours and attend training needed to perform your duties as an appointee?

Yes

What would you like to accomplish during your tenure on this Board or Commission? (Please identify any special interests you have that led you to become interested in serving on this Board or Commission.)

I believe my most important function will continue to be participation in the resolution of appeals. I would also like to learn more about county staff benefits and its salary structure.

Have you had any direct or indirect involvement with this Board or Commission or with the County staff supporting this Board or Commission or County Councilors? If so, please explain.

Current and previous board appointments.

Are there any issue or matters, financial or otherwise, that you are now or might become involved in that may come before the Board or Commission for which you seek appointment?

No

If you have any questions, please contact Barbara Lai at 505-663-3436 or barbara.lai@lacnm.us



County Manager's Office
BOARD & COMMISSION INTERVIEW QUESTIONS
FOR B&C MEMBERS APPLYING FOR A SECOND TERM

LARRY WARNER

Applicant's Name

PERSONNEL

Board or Commission

ANTONIO MAGGIORE

Interviewer Name

4:30 pm 3/9/20


Date/Time of Interview

Interview Conducted:

☒ Personally
☐ Telephone

NOTE TO INTERVIEW PANEL: Please remember to use this interview as an opportunity to share Council's directives and guidance for B&C's.

#	Question/Documented Response
1	<p>Since you are re-applying for this position, you must feel that the Board or Commission actions are worthwhile. What do you consider to be the positive aspects of the position? The negative? <i>Board is in a position to help county</i></p> <p>+ : Assist & Adjudicate for employees</p> <p>- : No real negatives. would like lunch served</p>
2	<p>What has the Board or Commission accomplished during your term? What have you been able to contribute to the accomplishments that you are pleased with? <i>One adjudication. felt able to contribute</i></p> <p><i>Always prepared well</i></p>
3	<p>What do you believe are the greatest issues facing the Board or Commission for which you've applied and how do you feel this Board or Commission can contribute to the resolution of these issues?</p> <p><i>[Note to interview panel: If the answer to this question appears to be off base with Council's goals or directives, please explore a little more.]</i></p> <p><i>Market Study interpretation/implementation.</i></p> <p><i>Benefits analysis : Generally Be well prepared for every meeting.</i></p> <p><i>& Participate fully.</i></p>
4	<p>Now that you've served on this board or commission, how do you perceive the role of County Boards and Commissions in local government? Do you have suggestions for better operation of this board or commission? Of operations of the Board and Commission system in general? <i>Boards very important resource for the community</i></p> <p><i>hard to improve Personnel Board</i></p>

5	Based on your experience serving on this board or commission, please share your thoughts on the communication methods between this Board and Council? How can we improve? <i>Not a lot of direct communication between the two Could see perhaps a little more communication. is once a year sufficient?</i>
6	Have you attended any training sessions related to your duties and responsibilities as a board member? Is there any training that you feel the County could provide to improve the effectiveness or efficiency of the board or commission system, as a whole, or of board or commission members individually? <i>Can't recall but feels it's a good idea. the pre hearing training is very important and useful.</i>
7	What suggestions/comments would you like to offer in connection with your Board or Commission service so far? <i>Serve lunch and double pay.  this answer</i>
8	The purpose of this question is to make sure you are aware that, as a member of a Los Alamos County Board or Commission, your written communications, including e-mails, are public records (even if produced on your personal computer), and as such are subject to the New Mexico Inspection of Public Records Act. If any of these public records are requested for review/inspection under the Act you may need to produce them. Is this a deterrent to your willingness to continue serving on this Board? <i>Not a deterrent</i>
9	If this board decides (or is required) to "live stream" their meeting, will this be a deterrent to your willingness to continue serving on the board? <i>Not a deterrent Based on attendance at meetings doubts would be watched.</i>
10	Do you have any questions of the interview panel?
11	[Interview panel: Ask questions you think necessary for clarification of the answers this applicant provided on their application form or during this interview.]

Notes

Thank the applicant for their feedback on the B&C system, and their willingness to continue serving as a Board or Commission member.



County Manager's Office
BOARD & COMMISSION INTERVIEW QUESTIONS
FOR B&C MEMBERS APPLYING FOR A SECOND TERM

Lawrence Warner
Applicant's Name

Personnel
Board or Commission

Terry Priestley
Interviewer Name

4:30 / 3-9-20
Date/Time of Interview

Interview Conducted:
☒ Personally
☐ Telephone

NOTE TO INTERVIEW PANEL: Please remember to use this interview as an opportunity to share Council's directives and guidance for B&C's.

#	Question/Documented Response
1	<p>Since you are re-applying for this position, you must feel that the Board or Commission actions are worthwhile. What do you consider to be the positive aspects of the position? The negative?</p> <p>(+) • In a position to help the county ⇒ assist & adjudicate</p> <p>(-) • No complaints, mtgs are conveniently timed</p>
2	<p>What has the Board or Commission accomplished during your term? What have you been able to contribute to the accomplishments that you are pleased with?</p> <ul style="list-style-type: none">• One hearing• Prepares himself very well for the meetings
3	<p>What do you believe are the greatest issues facing the Board or Commission for which you've applied and how do you feel this Board or Commission can contribute to the resolution of these issues?</p> <p>[Note to interview panel: If the answer to this question appears to be off base with Council's goals or directives, please explore a little more.]</p> <ul style="list-style-type: none">• Recent market study - Making sure the County has good employees• Benefit review coming up.• Prepare for meetings, be willing to communicate w/ staff & other members
4	<p>Now that you've served on this board or commission, how do you perceive the role of County Boards and Commissions in local government? Do you have suggestions for better operation of this board or commission? Of operations of the Board and Commission system in general?</p> <ul style="list-style-type: none">• Boards play important role in county government• Great staff report

5	<p>Based on your experience serving on this board or commission, please share your thoughts on the communication methods between this Board and Council? How can we improve?</p> <ul style="list-style-type: none"> • Have not seen direct communication w/ Council. • Would like to see more communication
6	<p>Have you attended any training sessions related to your duties and responsibilities as a board member? Is there any training that you feel the County could provide to improve the effectiveness or efficiency of the board or commission system, as a whole, or of board or commission members individually?</p> <ul style="list-style-type: none"> • Could not recall any specific training ↳ prompted & recalled training on Hearings
7	<p>What suggestions/comments would you like to offer in connection with your Board or Commission service so far?</p> <ul style="list-style-type: none"> • None
8	<p>The purpose of this question is to make sure you are aware that, as a member of a Los Alamos County Board or Commission, your written communications, including e-mails, are public records (even if produced on your personal computer), and as such are subject to the New Mexico Inspection of Public Records Act. If any of these public records are requested for review/inspection under the Act you may need to produce them. Is this a deterrent to your willingness to continue serving on this Board?</p> <p>Not a deterrent</p>
9	<p>If this board decides (or is required) to "live stream" their meeting, will this be a deterrent to your willingness to continue serving on the board?</p> <p>Not a deterrent</p>
10	<p>Do you have any questions of the interview panel?</p> <p>No questions, would like to continue serving</p>
11	<p>[Interview panel: Ask questions you think necessary for clarification of the answers this applicant provided on their application form or during this interview.]</p>

Notes

Thank the applicant for their feedback on the B&C system, and their willingness to continue serving as a Board or Commission member.



County Manager's Office
BOARD & COMMISSION INTERVIEW QUESTIONS
FOR B&C MEMBERS APPLYING FOR A SECOND TERM

Laurie Walter

Applicant's Name

Denise Casel

Interviewer Name

Personnel Bd

Board or Commission

3/9/20 4:30p

Date/Time of Interview

Interview Conducted:

☒ Personally

☐ Telephone

NOTE TO INTERVIEW PANEL: Please remember to use this interview as an opportunity to share Council's directives and guidance for B&C's.

#	Question/Documented Response
1	<p>Since you are re-applying for this position, you must feel that the Board or Commission actions are worthwhile. What do you consider to be the positive aspects of the position? The negative?</p> <p>Positive - help to substantially. Biggest challenge/greatest reward. Don't & @ adjust rate</p> <p>Negative - difficult to come up w/. Can you serve level 3</p>
2	<p>What has the Board or Commission accomplished during your term? What have you been able to contribute to the accomplishments that you are pleased with?</p> <p>• Appeal hearing - very interesting • Pay roll & read everything.</p>
3	<p>What do you believe are the greatest issues facing the Board or Commission for which you've applied and how do you feel this Board or Commission can contribute to the resolution of these issues?</p> <p>[Note to interview panel: If the answer to this question appears to be off base with Council's goals or directives, please explore a little more.]</p> <p>• Market Study - w/data; make sure co-has marketable opening no big problems.</p> <p>• RFP - benefits out now. Read ahead of time.</p>
4	<p>Now that you've served on this board or commission, how do you perceive the role of County Boards and Commissions in local government? Do you have suggestions for better operation of this board or commission? Of operations of the Board and Commission system in general?</p> <p>Bds play important role - useful resource. Not sure way to improve; pleased w/bd.</p>

5	<p>Based on your experience serving on this board or commission, please share your thoughts on the communication methods between this Board and Council? How can we improve?</p> <p>• Haven't seen much comm; mostly indirect; present to bd. • Could have more comm w/council.</p>
6	<p>Have you attended any training sessions related to your duties and responsibilities as a board member? Is there any training that you feel the County could provide to improve the effectiveness or efficiency of the board or commission system, as a whole, or of board or commission members individually?</p> <p>• Heavy Trg - helpful.</p>
7	<p>What suggestions/comments would you like to offer in connection with your Board or Commission service so far?</p> <p>• N/A</p>
8	<p>The purpose of this question is to make sure you are aware that, as a member of a Los Alamos County Board or Commission, your written communications, including e-mails, are public records (even if produced on your personal computer), and as such are subject to the New Mexico Inspection of Public Records Act. If any of these public records are requested for review/inspection under the Act you may need to produce them. Is this a deterrent to your willingness to continue serving on this Board?</p> <p>No concern - fund of IBA.</p>
9	<p>If this board decides (or is required) to "live stream" their meeting, will this be a deterrent to your willingness to continue serving on the board?</p> <p>No concern -</p>
10	<p>Do you have any questions of the interview panel?</p> <p>No question - pleased w/my 3 yrs. so far.</p>
11	<p>[Interview panel: Ask questions you think necessary for clarification of the answers this applicant provided on their application form or during this interview.]</p>

Notes

Thank the applicant for their feedback on the B&C system, and their willingness to continue serving as a Board or Commission member.



Human Resources

1000 Central Avenue, Suite 230
Los Alamos, NM 87544
P 505.662.8040 F 505.662.8000

losalamosnm.us

PERSONNEL BOARD INTERVIEW COMMITTEE RECOMMENDATION TO COUNTY COUNCIL

Interview Panel #1:

Antonio Maggiore, Council Liaison
Denise Cassel, Staff Liaison/HR Manager

Applicant Interviewed:

Terry Priestly

Date of Interview:

Monday, March 9, 2020 at 4:00 pm

Interview Panel Recommendation:

We recommend the following **incumbent** to County Council for reappointment: Terry Priestly.

Interview Panel #2:

Antonio Maggiore, Council Liaison
Terry Priestly, Personnel Board Chair
Denise Cassel, Staff Liaison/HR Manager

Applicant Interviewed:

Larry Warner

Date of Interview:

Monday, March 9, 2020 at 4:30 pm

Interview Panel Recommendation:

We recommend the following **incumbent** to County Council for reappointment: Larry Warner.

Other Information for Council:

Recruitment for the personnel board has been on-going. Currently, Mr. Priestly and Mr. Warner are the only applicants for these vacancies and both are active members interested in reappointment.



County of Los Alamos

Staff Report

April 07, 2020

Los Alamos, NM 87544
www.losalamosnm.us

Agenda No.: C.

Index (Council Goals):

Presenters: Anne Laurent, Public Works Director

Legislative File: 12958-20

Title

Consideration of Approval to Purchase an EZ Rider II bus in the amount of \$437,125 from Creative Bus Sales

Recommended Action

I move that Council approve the purchase of an EZ Rider II bus in the amount of \$437,125 from Creative Bus Sales

County Manager's Recommendation

The County Manager recommends that Council approve the purchase as requested.

Body

An expansion bus was included in New Mexico Department of Transportation (NMDOT) Section 5311 Public Rural Transportation program grant award to Los Alamos County. This expansion bus was not included in the FY2020 Adopted Budget Fleet Equipment Replacement Schedule as it was unknown at the time of the budget that the award would occur from NMDOT. NMDOT approved the expansion due to the approved peak 2 service currently being provided by Atomic City Transit.

Council approved the Section 5311 grant application on August 20, 2019 and approved budget revision 2020-14 for the grant award on December 19, 2019. Adequate budget authority exists, however approval for an expansion bus was not approved by Council.

The purchase is planned to be made through a statewide pricing agreement, which currently expires on April 3, 2020. The County is seeking a written extension of this pricing agreement which will be provided prior to the meeting once received.

Alternatives

If the purchase is not approved by Council, the County will not purchase the bus and the grant reimbursement will not be available to the County.

Fiscal and Staff Impact/Planned Item

There is no fiscal or staff impact to the County.

Attachments

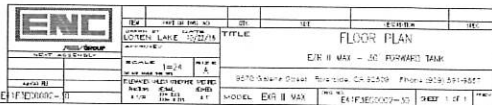
- A - Creative Bus Sales EZ Rider II Quote
- B - Statewide Pricing Agreement



NMDOT Contract Quote

Dear Ms. Granillo,
Creative Bus Sales is pleased to submit a quote to Atomic City Transit for an ADA compliant 30' ENC EZ Rider utilizing the New Mexico State Price Agreement #60-000-15-00015. Base and option pricing is as follows:

- Published Options: \$70,795
- Additional Options: \$61,180



Creative Bus Sales • 800.326.2877 • CreativeBusSales.com
California • Arizona • Colorado • Florida • Indiana • Nevada • New Mexico • Oklahoma • Oregon • Texas • Washington



NMDOT Contract Quote

Published Options:

1. BRT front end:	\$3,900
2. 8.9L ISL engine	\$33,942
3. Allison B400 R transmission	\$4,572
4. Hybrid cooling system w/upgraded alternator	\$6,280
5. Aluminum wheels	\$2,000
6. Valve Stem extensions	\$150
7. 4 Series 31 batteries	\$610
8. G4 I/O system	\$1,500
9. P/A system w/gooseneck mic & ext. speaker	\$595
10. Altro Flooring	\$950
11. 12 Grab Straps (\$12 ea.)	\$144
12. Rear tow hooks	\$260
13. Ricon wheel chair ramp	\$3,196
14. Modesty panels at upper section	\$400
15. Level 5 seat fabric upgrade	\$1,092
16. Upgrade rear heaters to (2) 65K BTU	\$800
17. Sportworks "Apex 3" bike rack	\$3,500
18. Hanover front and side signs	<u>\$6,904</u>

Published Options Total: **\$70,795**

Additional Options:

1. Rear Hanover sign:	\$2,242
2. Gear Reduction 5.38 to 6.14	\$1,800
3. TSI 9-Camera system installed by CBS	\$8,966
4. Delivery to Los Alamos	\$1,802
5. Los Alamos 3-color paint scheme	\$3,660
6. Los Alamos custom graphics package	\$3,220
7. Back-up Camera/monitor	\$800
8. I.T. Cabinet with driver's storage	\$1,160
9. Walker rack	\$285
10. Q-Straint "Q-Pod" system	\$7,318
11. Full Avail System per attached quote (incl \$355 for interest & Freight)	\$25,013*
12. PPI Increase for 2017	<u>\$4,914</u>

Additional Options Total: **\$61,180**

*Avail system to be installed at ACT by Avail/ACT personnel. CBS to provide hardware only.



State of New Mexico
General Services Department
Purchasing Division

Statewide Price Agreement Amendment

Awarded Vendor

0000097376

Creative Bus Sales, Inc.

5760 Pino Avenue NE

Albuquerque, NM 87109

Email: marcush@creativebussales.com

Telephone No. (866) 973-8369

Price Agreement Number: **60-000-15-00015**

Price Agreement Amendment No.: Four

Term: **April 4, 2016 – April 3, 2020**

Ship To:

All State of New Mexico agencies, commissions, institutions, political subdivisions and local public bodies allowed by law.

Procurement Specialist: Amber Sanchez *AMS*

Telephone No.: (505) 827-0554

Email: Amber.Sanchez2@state.nm.us

Invoice:

As Requested at time of order

Title: **Transit Vehicles**

This Price Agreement Amendment is to be attached to the respective Price Agreement and become a part thereof.

In accordance with Price Agreement provisions, and by mutual agreement of all parties, this Price Agreement is extended from April 4, 2019 to April 3, 2020 at the same price, terms and conditions.

Except as modified by this amendment, the provisions of the Price Agreement shall remain in full force and effect.

Accepted for the State of New Mexico

Richard Bohannon

Acting Director, State Purchasing Division

Date: 3/21/19

State of New Mexico
General Services Department
Purchasing Division
Statewide Price Agreement #: 60-000-15-00015

Transit Vehicle #2
Vendor: Creative Bus Sales
Manufacturer: Eldorado National
Bus Model: Senator Aero Elite / Easy Rider /
Axess

PRICING FOR VEHICLE INCLUDING OPTIONS - TRANSIT VEHICLE #2			
CURRENT MODEL YEAR - BODY ON CHASSIS OR PURPOSE BUILT, MEDIUM/HEAVY DUTY			
Base price will include all rebates & concessions and include price for ADA compliant			
Vendor: Creative Bus Sales, Inc.			
Bus Manufacturer: Eldorado National			
Bus Model: Senator Aero Elite / Easy Rider / Axess			
Base Model Floorplans			
PASSENGER SEATING TO SIXTEEN (16) WITH 2 WHEELCHAIR SEATS	Aero Elite 2B	BASE	\$82,092.00
PASSENGER SEATING TO NINETEEN (19) WITH 2 WHEELCHAIR SEATS	Aero Elite 30	BASE	\$85,430.00
PASSENGER SEATING TO TWENTY-FOUR (24) WITH 2 WHEELCHAIR SEATS	Aero Elite 32	BASE	\$87,101.00
PASSENGER SEATING TO THIRTY-TWO (32) WITH 2 WHEELCHAIR SEATS	Easy Rider II 30	BASE	\$305,150.00
PASSENGER SEATING TO THIRTY-SIX (36) WITH 2 WHEELCHAIR SEATS	Axess 40	BASE	\$372,517.00
PASSENGER SEATING TO FORTY (40) WITH 2 WHEELCHAIR SEATS		BASE	\$
PASSENGER SEATING TO FIFTY-SIX (56) WITH 2 WHEELCHAIR SEATS		BASE	\$
Manufacture/Description			
Adds & Deletes Optional Pricing - Transit Vehicle #2			
(1) Chassis Options - Diesel - Manufacturer 1	F-550 6.7L Ford Diesel	ADD	\$ 8,125.00
(1) Chassis Options - Diesel - Manufacturer 2		ADD	\$
(1) Chassis Options - Diesel - Manufacturer 3		ADD	\$
(2) Chassis Options - Gas		ADD	INC
(3) Chassis Options - CNG		ADD	\$ 500.00
A. Delete Fast Idle		ADD	\$ (800.00)
B. Electric Cooling for Diesel Engine		ADD	\$
C. Add/Delete Fuel Tanks for CNG Option		ADD/DELETE	\$ ()
(4) Hybrid Propulsion System			
Hybrid Propulsion System		ADD	\$
(5) Fuel System Options			
A. In-line Fuel Heater		ADD	\$
B. Fuel Tank Access Plate		ADD	\$50.00
(6) Automation Transmission (in lieu of proposed transmission)			
A. Manufacturer/ Model		ADD	\$
B. Manufacturer/ Model		ADD	\$
C. Transmission temperature gauge		ADD	\$500.00
(7) Optional Suspension			
A. Front			
With hydraulic brakes		ADD	INC
With air brakes		ADD	INC
B. Air Ride Suspension		ADD	\$3,500.00
C. Other (e.g., Mor-Ryde, etc.)		ADD	\$950.00
D. Air Dryer		ADD	INC
(8) Brakes (In lieu of standard)			
A. Hydraulic	Senator HD Only	ADD	-\$500.00
B. Air		ADD	INC
C. Air Dryer		ADD	INC
(9) Tires and Wheels			
A. Tire pressure monitoring system (monitors tire pressure for rear duals and has a Single airing point that fills both tires at the same time).		ADD	\$300.00
B. Extended valve stems on rear wheels		ADD	\$150.00
C. Spare tire and rim to match other wheels provided		ADD	\$1,050.00
D. Mud and snow tire	Per Tire	ADD	\$1,500.00
Delete if Standard		DELETE	\$ ()
1. Rim painted white		ADD	\$
a. Outside		ADD	\$40.00
b. Both Sides		ADD	\$80.00
E. Optional Wheel Inserts		ADD	\$525.00
(10) Coolant Heaters - must exhaust in compliance with FMCSR 393.83			
A. Coolant Heaters		ADD	\$

Timer - Manufacturer 1	Espar	ADD	\$ 3,250.00
Timer - Manufacturer 2	Webasto	ADD	\$ 4,500.00
B. Coolant Auxiliary Circulating Pump		ADD	\$ 500.00
(11) Braking Help Options			
A. Driveline retarder (e.g. Telma, etc.)		ADD	\$10,500.00
B. Brake Assist systems (e.g. Brakeright, etc.)		ADD	\$
(12) Electrical Options			
A. Battery box w/ stainless sliding tray capable of supporting (2) batteries		ADD	\$850.00
B. Battery mounted behind step wall with access through step (in lieu of external battery box).		ADD	N/A
C. Other batteries in lieu of standard		ADD	\$900.00
(13) Alternator(s) (in lieu of standard)			
A. Multiplexing		ADD	\$
B. 24 Volt Electrical System		ADD	\$
C. Remote Start System		ADD	\$
(14) Body Options			
Stainless Steel chassis, Fully-welded stainless-steel structure		ADD	\$
(15) Conspicuity markings with reflective tape 2" wide - location determined by transit system			
A. One stripe up to 10 feet long		ADD	\$40.00
B. One stripe greater than 10 feet up to 25 feet long		ADD	\$100.00
C. Rear Perimeter		ADD	\$40.00
D. Other options		ADD	\$5.00
(16) Standard Manufacturer Striping Package (does not include graphics or lettering)			
A. Single color		ADD	\$500.00
B. Two color combination		ADD	\$650.00
C. Multiple color combination		ADD	\$750.00
(17) Paint Entire Bus			
Paint Entire Bus		ADD	\$4,500.00
(18) Apply Logo - Installed - percent discount from vendor's current year catalog			
A. Logo supplied by purchaser		ADD	\$100.00
B. Dealers supplied according to purchaser's specifications		ADD	\$350.00
(19) Lettering (per character) - Installed			
A. Three- Inch height		ADD	\$4.00
B. Four- Inch height		ADD	\$5.00
C. Five- Inch height		ADD	\$6.00
(20) Floor Options			
A. Flat floor extending to passenger boarding area or sloped with additional step in existing step well		ADD	\$450.00
B. Flat floor extending to passenger boarding area with diagonal step behind driver (must have recessed lighted strip illuminating the step for safety)		ADD	\$450.00
C. Alternative floor covering that meets FMVSS 302 and ADA requirements for slip resistance. A 2" wide band of contrasting color on step edges and aisle threshold directly behind driver required		ADD	\$600.00
D. Non-standard floor covering covers		ADD	\$700.00
E. Covered flooring (extends up wall to bottom of seat track)		ADD	\$300.00
F. Galvanized steel, aluminum, or approved equal 0.20" minimum underbelly between the plywood and subfloor structure		ADD	\$225.00
G. Alternate subflooring that meets or exceeds the standard detailed spec		ADD	\$250.00
(21) Optional Body Skin Material			
Body Skin Material	FRP Exterior	ADD	\$1,250.00
(22) Optional Exterior Styling (12-year busses only)			
Exterior Styling		ADD	\$
(23) Romeo Rim "help" Bumper			
A. Romeo Rim "help" bumper			
Front		ADD	\$
Rear		ADD	\$1,050.00
B. Rear Step Bumper		ADD	\$175.00
C. Anti-ride Plate on rear bumper		ADD	\$
D. Other Bumper	Romeo Rim w/ Hawk Eye	ADD	\$1,785.00

(24) Tow Hooks (rear)			
Tow Hooks (rear)		ADD	\$125.00
(25) Antenna ground plane, minimum 18 "square or 18" diameter for UHF, 40" for VHF x 1/16" thick steel plate, attached to roof of body. Customer to supply antenna			
18"		ADD	\$150.00
40"		ADD	\$250.00
A. Conduit for additional wiring- large enough to hold coaxial cable		ADD	\$75.00
B. Metal mounting plate for 2-way radio location to be specified		ADD	\$150.00
(26) Roof Ventilation/Escape Hatch			
Make/model	Transpec 1970	ADD	\$265.00
Make/model	Transpec 1070 & 1170	ADD	\$370.00
(27) Passenger Entrance			
A. Manual passenger door with lock or latch to prevent accidental opening and to prevent entrance from the exterior		ADD	\$
		DEDUCT	\$()
B. Easy access door above passenger door for maintenance of powered door		ADD	\$75.00
C. Push button switch for door light, mounted above passenger door		ADD	\$100.00
D. Exterior key entry		ADD	\$70.00
E. Stepwell Material Option		ADD	\$
Stainless Steel		ADD	\$650.00
Composite		ADD	\$
(28) Passenger Door With a Minimum of a 36" Wide Opening			
Passenger door with a minimum of a 36" wide opening		ADD	\$450.00
(29) Passenger Door with 30" or Less Opening			
Passenger door with 30" or less opening		DEDUCT	\$()
(30) Emergency Door			
A. Starter Interrupt for rear emergency door to disable ignition		ADD	\$650.00
(31) Lift Entrance Door			
A. Vertically hinged, horizontal swig-out door, with widow, in lieu of double doors.		DEDUCT	\$()
B. Delete on low floor vehicles where ramp is incorporated in passenger door opening		DEDUCT	\$()
C. Other Lift Entrance Doors		ADD	\$
(32) Drivers Seat			
A. Air ride seat		ADD	\$500.00
B. Mechanical suspension seat	Recarro LX	ADD	\$1,595.00
C. Power Seat		ADD	\$650.00
D. Lumbar - Adjustable Support		ADD	\$
E. Other	USSC G2E	ADD	\$1,595.00
(33) Floor Mounted/forward facing flip seat/non-retracting seat belt			
A. Single flip seat			
a. Notchback (Split back) Style		ADD	\$430.00
b. 3 - point restraint seat		ADD	\$530.00
B. Double flip seat			
a. Notchback (Split back) Style		ADD	\$615.00
b. 3 - point restraint seat		ADD	\$765.00
(34) Forward facing foldaway seat w/non-retracting seat belt			
A. Single foldaway seat		ADD	
a. Notchback (Split back) Style		ADD	\$575.00
b. 3 - point restraint seat		ADD	\$820.00
B. Double foldaway seat		ADD	\$600.00
a. Notchback (Split back) Style		ADD	\$815.00
b. With aisle support leg		ADD	\$
c. 3 - point restraint seat		ADD	\$680.00
C. Wheel well adapter		ADD	\$55.00
D. Foldaway seat cover - stored position		ADD	\$75.00
(35) Additional Passenger Seats Including Specified Seat Belts			
A. Single Passenger Seat - Add or Deduct		ADD/DEDUCT	\$222.00
a. 3 - point restraint seat		ADD	\$400.00
B. Double Passenger Seat - Add or Deduct		ADD/DEDUCT	\$409.00
a. 3 - point restraint seat		ADD	\$508.00
C. Integrated Child Restraint Seat - w/non-retracting seat belts		ADD	\$
a. Single Passenger Child restraint Seat		ADD	\$580.00
b. Double Passenger Child Restraint Seat w/one child seat		ADD	\$770.00
c. Double Passenger Child Restraint Seat w/two child seats		ADD	\$1,155.00

D. Other Passenger Seats		ADD	\$
E. Pillowtop Cushion Seat (not available on flip or folding seats) (per seat)		ADD	\$50.00
F. Optional Passenger Seat Anchorage		Deduct	\$
(36) Passenger Seat Material			
A. Vinyl in lieu of cloth		ADD	\$
B. Vertical Stitch		ADD	\$17.00
C. Level of seat material above standard		ADD	\$
Level 2			
Driver		ADD	\$30.00
Passenger		ADD	\$17.00
Level 3			
Driver		ADD	\$55.00
Passenger		ADD	\$22.00
Level 4			
Driver		ADD	\$75.00
Passenger		ADD	\$50.00
Level 5			
Driver		ADD	\$100.00
Passenger		ADD	\$66.00
Level 6			
Driver		ADD	\$105.00
Passenger		ADD	\$72.00
Level 7			
Driver		ADD	\$
Passenger		ADD	\$
D. Seat Materials meeting Docket 90A		ADD	\$50.00
E. Moisture Barrier (per seat)		ADD	\$10.00
F. Seat arm rest		ADD	\$25.00
G. Aisle side seat slider		ADD	\$65.00
(37) Additional Wheelchair Mounts Including Securements			
A. Other Wheelchair Securement Applications		ADD	\$435.00
		ADD	\$650.00
(38) Seat Belt Extenders (per each)			
		ADD	\$25.00
(39) Seat Belts in lieu of standard (per seat)			
A. Non-Retracting		ADD	\$
B. Retracting		ADD	\$35.00
C. Delete Passenger Seat Belts		DEDUCT	\$ ()
(40) Seat Belt Retaining Device			
		ADD	\$6.00
(41) Lifts (other than standard)			
A. Manufacturer	Braun Vista	ADD	\$275.00
Manufacturer	Braun Mill	ADD	\$275.00
Manufacturer	Ricon	ADD	\$425.00
Manufacturer	Braun	ADD	\$175.00
B. Lift Covers		ADD	\$250.00
C. Safety Belt on Lift		ADD	\$75.00
D. Ramp in lieu of lift on low floor vehicles		ADD	\$
(42) Retractable Wheelchair Securements (in lieu of standard)			
Specify		ADD/DEDUCT	\$475.00
Specify		ADD/DEDUCT	\$640.00
A. Retractable Occupant shoulder belt with wheelchair securements		ADD	\$125.00
B. Shoulder Height Adjuster with Wheelchair securements		ADD	
Vertical L - Track on Wall		ADD	\$25.00
Horizontal L - Track on Wall		ADD	\$40.00
C. Storage pouches for wheelchair securements		ADD	\$35.00
D. Other securement storage		ADD	\$135.00
E. Additional Track		ADD	\$10.00
F. Webbing loops		ADD	\$15.00
(43) Non-Retractable Securement Tie - Down Device (in lieu of standard)			
A. Manufacturer/Model		ADD/DEDUCT	-\$40.00
B. Manufacturer/Model		ADD/DEDUCT	-\$40.00
C. Additional Track	Per Foot	ADD	\$10.00
(44) Fully Automatic Lift Interlock System			
		ADD	\$800.00
(45) Driver Stanchion			
A. Delete lower modesty panel		DEDUCT	\$ ()
B. Driver's partition		ADD	\$90.00
(46) Grab Rail			
A. Additional ceiling grab rail extending the length of the bus		ADD	\$115.00

B. Other than standard entrance and ceiling grab rails	Grab Rails Both Sides Stairwell Entry	ADD	\$95.00
C. Standee loops attached to ceiling grab rails		ADD	\$35.00
D. Horizontal wall grab rail at wheelchair position		ADD	\$35.00
E. Grab Handles on wall seats		ADD	\$35.00
(47) Vertical stanchion and cross rail, modesty panel, between lift door and front row of seats, 'when vehicle has a front lift'		ADD	INC
A. Stanchion and crossrail between wheelchair position and first row of seats to meet same securement requirements as specified behind driver's seat		ADD	\$125.00
(48) Air Conditioning			
A. Air Conditioning in lieu of spec	TC-70	ADD	\$4,200.00
B. Roof mounted condenser in lieu of skirl mounted		ADD	\$4,100.00
C. Delete standard air conditioning		DEDUCT	-\$4,030.00
(49) Defroster Fan		ADD/DEDUCT	\$75.00
(50) Rear Heater			
A. Additional Heater(s)	35k BTU	ADD	\$225.00
B. Additional Heater(s)	45k BTU	ADD	\$275.00
C. Additional Heater(s)	65k BTU	ADD	\$325.00
D. Heat Coil in AC		ADD	\$700.00
E. Delete standard heater		DEDUCT	-\$225.00
F. Insulate coolant lines to rear heaters		ADD	\$125.00
(51) Delete Day-Time Running Lights		DEDUCT	\$ ()
(52) Optional Exterior Head Lamps (12-year buses only)			
A. Xenon		ADD	\$
B. LED		ADD	\$
(53) Delete LED Lighting Package		DEDUCT	\$ ()
(54) Additional LED Rear Exterior Lights		ADD	\$150.00
(55) Optional Interior Lighting			
A. LED lights		ADD	\$200.00
B. Fluorescent type lighting		ADD	\$
(56) All Compartments Locks Keyed The Same		ADD	\$25.00
(57) Locks For Storage Compartments as Specified (per compartment)		ADD	\$15.00
(58) Additional Storage			
Specify	Drivers Overhead Storage Compartment	ADD	\$105.00
Specify	Overhead Luggage Racks	ADD	\$920.00
Specify	Interior 72" Luggage Rack	ADD	\$605.00
(59) AM/FM/PA/CD Digital Radio (in lieu of standard)		ADD	\$155.00
(60) AM/FM/PA Digital Radio (in lieu of standard)		ADD	\$
(61) PA System			
A. External Speaker System		ADD/DEDUCT	\$155.00
		ADD	\$80.00
(62) Delete Spec. 5.27 AM/FM/Cassette Digital Radio and Speakers		DEDUCT	-\$275.00
(63) AM/FM Digital radio - No CD		DEDUCT	\$ ()
(64) Additional Interior Speakers		ADD	\$20.00
(65) Body Fluid Clean-up Kit		ADD	\$40.00
(66) Additional STS Equipment		ADD	\$150.00
(67) Adaptable Oxygen Tank Holder		ADD	\$300.00
(68) Shop Service Manuals and Diagrams			
A. Chassis		ADD	
a. Book		ADD	\$
b. CD		ADD	\$270.00
B. Body		ADD	\$75.00
C. Engine only		ADD	\$240.00
D. Individual, customized wiring diagrams, including coding		ADD	\$150.00
Chassis		ADD	\$
Body		ADD	\$

E. Other		ADD	\$
(69) OEM/Aftermarket Extended Warranty			
A. A/C System - Unlimited Miles - 3 years		ADD	INC
B. A/C System - 125,000 Miles - 4 years		ADD	\$2,000.00
C. Chassis - Bumper to bumper		ADD	\$3,000.00
D. Chassis - Powertrain		ADD	\$2,100.00
E. Braun Lift - Unlimited - 5 years		ADD	\$500.00
(70) Mirrors			
A. Exterior mirrors, remote controlled, with replacement motor		ADD	\$605.00
B. Heated external mirrors		ADD	\$500.00
C. Combined heated and remote controlled mirrors		ADD	\$710.00
D. Turn signal indicators in mirror		ADD	\$850.00
E. Front crossover mirrors		ADD	\$100.00
F. Delete interior mirror		DEDUCT	-\$35.00
G. Other		ADD	
a. Interior	6" x 16" Flat Mirror	ADD	\$35.00
b. Exterior		ADD	\$
(71) Windows			
A. Thermopane Windows		Per Window	ADD \$250.00
B. Windows not designed to be opened		ADD	\$50.00
C. Extra large windows (per vehicle)		ADD	\$
D. Alarm system on emergency windows		ADD	\$175.00
E. Flushed Windows (12-year transit buses only)		Bonded Windows Per Window	ADD \$210.00
(72) Delete Fresnel (fish-eye) Lens on Rear Window		DEDUCT	\$ (30.00)
(73) Windshield Wipers			
A. Winter blades		ADD	\$100.00
B. Heated wiper blades		ADD	\$
(74) Curb Feelers			
		ADD	\$150.00
(75) Rear Collision Avoidance System			
Specify	Echovision	ADD	\$605.00
Specify	Rosco BSSK-1000	ADD	\$400.00
(76) Heavy-Duty Step-Well Heater			
A. Engine Coolant		ADD	\$
B. Electric		ADD	\$80.00
C. Other		ADD	\$
(77) Master Power Switch - to Completely shut off all power to body accessories		ADD	\$100.00
(78) Fire Suppression System		Amerex	ADD \$3,600.00
		ADD	\$
(79) Seasonal Options in Addition To Features Specified			
A. Cold weather front cover		ADD	\$300.00
B. Bug screen		ADD	\$200.00
(80) Interior Sidewall/Ceiling Covering - Carpet/Cloth			
A. From floor to lower window edge		ADD	\$
B. From floor to ceiling		ADD	\$100.00
C. Entire ceiling		ADD	\$
D. Center 1/3rd of ceiling		ADD	\$150.00
(81) Underbody Insulation		ADD	\$350.00
(82) Rustproofing		ADD	\$950.00
(83) ADA Stop Request			
A. Pull Cord Chimes System		ADD	\$495.00
B. Touch Pad/Tape System		ADD	\$760.00
(84) Destination Sign			
A. Manual		Transign	ADD \$945.00
B. Electronic		Hanover Front & Side	ADD \$6,500.00
C. Electric		Twin Vision Mobilite	ADD \$6,500.00
(85) Bus Camera System			
Angel Trax 4 Camera		ADD	\$5,500.00
REI 4 Camera		ADD	\$2,900.00
Seon 7 Camera		ADD	\$5,445.00
Other (not Listed)		TSO Mobile 4 Camera System	ADD \$4,400.00

(86) AVL (Automatic Vehicle Location) System			
Specify	TSO Mobile	ADD	\$3,400.00
Specify	Automated Announcement System TSO Mobile	ADD	\$2,800.00
Specify	Automated Passenger Counter TSO Mobile	ADD	\$6,600.00
(87) Fare Boxes			
A. Main M4 & 1 vault w/pole		ADD	\$
B. Additional vaults for Main M4		ADD	\$
C. Main Treasury & 1 vault w/pole		ADD	\$
D. Additional vault for Main Treasury		ADD	\$
E. Main metal donation box		ADD	\$
F. Main metal donation box w/pole		ADD	\$
G. Diamond D & 1 vault w/pole		ADD	\$1,700.00
H. Additional Vaults for Diamond D		ADD	\$600.00
I. Diamond XV & 1 vault w/pole		ADD	\$1,500.00
J. Additional vaults for Diamond XV		ADD	\$600.00
K. Above fare box coded to purchaser's existing keys		ADD	\$100.00
L. Pre-wire for Electronic Fare box		ADD	\$150.00
M. 'Pole only' for Fare box		ADD	\$75.00
N. Pre-wire for Smart Card Reader - Purchaser will supply necessary information.		ADD	\$150.00
O. Other		ADD	\$200.00
(88) Workshop/seminar on operation of vehicle features and preventative maintenance			
		ADD	\$500.00
(89) Hour Meter			
		ADD	\$100.00
(90) Bike Racks			
Specify	Sportworks DL-2 Black	ADD	\$2,155.00
Specify	Sportworks DL-2 Stainless	ADD	\$2,575.00
Specify	Sportworks Apex 3	ADD	\$3,500.00
(91) Anti-Spray Skirting - Rear of Vehicle			
Telescoping steering column		ADD	\$250.00
		ADD	INC
(92) Special option for systems not regulated by FTA or DOT			
A. Delete Wheelchair lift and lift entrance		DEDUCT	-\$4,500.00
B. Delete Wheelchair securements		DEDUCT	-\$435.00
(93) Miscellaneous			
A. Curb-Side Blind Spot Camera Mounted on Mirror Head w/Monitor		ADD	\$650.00
B. Lighted Diamond Fare Box		ADD	\$1,700.00
C. Rear Backup View Camera/Monitor		ADD	\$875.00
D. Upper T Slider Passenger Windows in Lieu of Coach Style Windows		ADD	INC
E. Power Windows/Door Locks		ADD	INC
F. Tilt Steering Wheel/Cruise Control		ADD	INC
G. Angeltrax 4 Camera System		ADD	\$5,500.00
H. GFI Electronic Fare Box		ADD	\$17,000.00
I. Electronics Cabinet		ADD	\$450.00
J. Dual Thermo King SLR Roof Top A/C		ADD	\$5,775.00
K. REI 4 Camera System		ADD	\$2,900.00
L. Seon 7 Camera System		ADD	\$5,445.00
M. Bustle Back option		ADD	\$
(94) Miscellaneous Warranties			
A. Braun Lift - 5 years/Unlimited miles		ADD	\$500.00
B. Transign Destination Sign: 7 years/250,000 miles		ADD	\$
C. Bus electrical system (parts & labor) 3yrs/36 K miles		ADD	\$
D. Mor/Ryde suspension: 5 years/175,000 miles		ADD	\$
E. Champlon Body warranty to include the following:		ADD	\$
a. Body Structure: 5 years/Unlimited Miles		ADD	\$
b. Corrosion: 7 years/Unlimited Miles		ADD	\$
c. Paint: 2 years/Unlimited Miles		ADD	\$
F. ACC TC70: (Price is per single rooftop unit)		ADD	\$
a. 3 years/Unlimited Miles		ADD	INC
b. 4 years/125,000 Miles		ADD	\$2,000.00
G. Standard A/C warranty: 2yrs/Unlimited or 3yrs/75k Miles		ADD	\$
H. ARM Door Assembly: 3 years/Unlimited Miles		ADD	\$
(95) Miscellaneous Not Included In Options - to be completed by Vendor			
A. See Attached Additional Publish Options		ADD	\$
B.		ADD	\$
C.		ADD	\$
D.		ADD	\$
E.		ADD	\$
F.		ADD	\$
G.		ADD	\$

H.			ADD	
I.			ADD	\$
J.			ADD	\$
A.	Delivery/freight charge from Bus Manufacturer to Albuquerque, NM.		ADD	\$1,995.00
B.	One-way delivery cost, per mile, from Vendor to Recipient's destination (price should include cost for one hour of recipient orientation.)		ADD	\$2.00
C.	Delivery Time Frame after receipt of Purchase Order (days)		ADD	120
<i>*Floorplans must be submitted for each category bid.</i>				
<i>*Certified pre-build weight certificates must be submitted for each category bid.</i>				
<i>*Tech Info Card & Standard Warranty Card are Required per Category Bid</i>				



County of Los Alamos

Staff Report

April 07, 2020

Los Alamos, NM 87544
www.losalamosnm.us

Agenda No.: A.

Index (Council Goals):

Presenters: Paul Andrus, Community Development Director

Legislative File: 12924-20

Title

Homebuyer Assistance Program Policies & Procedures Amendment

Recommended Action

I move that Council approve the proposed changes to the Homebuyer Assistance Program Policies and Procedures.

County Manager's Recommendation

The County Manager recommends that Council approve the proposed changes to the Homebuyer Assistance Program Policies and Procedures.

Body

The Homebuyer Assistance Program is authorized under County Municipal Code Chapter 14, Article VII, Division 3, which allows the County to fund and implement a Homebuyer Assistance Program for income-qualified homebuyers (households with incomes below 80% of the Los Alamos County Area Median Income). The program purpose is to assist income eligible households to purchase a home in Los Alamos County by providing non-amortizing deferred down payment loans. County Council approved the program policies and procedures at the September 5, 2017 Council meeting. Los Alamos Housing Partnership, Inc. (LAHP) is under contract to administer the program on behalf of the County.

The Homebuyer Assistance Program (HAP) Policies and Procedures were developed by LAHP and County staff which provide a framework for program activities and outline the various roles and responsibilities for County staff and any entities involved in implementing the program. It is acknowledged in the Policies and Procedures that periodic updates may be required as program, community, and lending sector conditions change or situations arise. In July of 2018, two amendments were made to the policies and procedures with Council approval, which were to: 1) Increase the permitted Cumulative Loan to Value (CLTV) to 105% (with value being determined by appraisal, not purchase price) from the previous program limit of 100% CLTV; and to 2) Allow for applicants to borrow under Adjustable Rate Mortgages (ARMs) with a 30-year amortization term and a fixed rate for a minimum period of 15 years after which time the interest rate can be adjusted only once with a maximum rate increase of 5%. The purpose of the changes were to allow qualifying households with limited savings to purchase a home by using the additional loan amount "ceiling" above 100% CLTV to help pay for closing costs; and to assist qualifying households purchase condos, including quads which in the past several years have seen fewer entities willing to lend on them and also which Fannie Mae considers to be non-conforming. Council determined that the two changes were in line with lending industry

standards and would not create unmanageable risk for program participating households.

Del Norte and Zia Credit Unions no longer offer 15 year ARMs and instead now offer a 10 year ARM with a 30 year amortization. Under the terms, the rate is fixed for the first 10 years and over the next 20 years can be adjusted annually. Annual interest rate change will be limited to 2% and the total rate change is capped at 6% over the life of the loan.

From a borrower perspective, monthly payments under these ARM loans are often lower than other products due because Private Mortgage Insurance (PMI) is not required by the lender and the interest rate is often lower. As such, the lower monthly payments allow a household to qualify for a mortgage loan who might not otherwise qualify.

For the purposes of the HAP program, staff is proposing that the program allow a 10 year ARM loan product with a 30 year amortization and a rate that cannot adjust more than 2% on an annual basis, with a total cap of 6% over the life of the loan. In addition, staff are recommending adjusting the minimum credit score for eligible applicants from the current 660 to 640 in order to be in alignment with the most stringent underwriting criteria of the community lenders (Zia and Del Norte Credit Unions) participating with the program.

A draft of the program policies and procedures has been provided with this staff report which highlights the proposed changes described herein.

Alternatives

Council could choose not to approve these proposed changes to the Homebuyer Assistance Program Policies and Procedures.

Attachments

A - HAP Policies & Procedures

Homebuyer Assistance Program
Policies and Procedures
of the
Incorporated County of Los Alamos



LOS ALAMOS COUNTY
HOMEBUYER
ASSISTANCE PROGRAM

Administered by Los Alamos Housing Partnership, Inc

Approved by Los Alamos
County Council September 5th, 2017



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Program Contact Information:

Housing Program

Community Development Department

Incorporated County of Los Alamos

1000 Central Avenue, Suite 150

Los Alamos, New Mexico 87544

Telephone: (505) 662-8120

Fax: (505) 662-8363

www.losalamosnm.us/government/departments/community_development

Incorporated County of Los Alamos

Homebuyer Assistance Program

Policies and Procedures

(Approved September 5th, 2017)

**Los Alamos County
Homebuyer Assistance Program
Policies and Procedures**

I. Introduction

On February 28, 2017, the County Council of the Incorporated County of Los Alamos (County) established a County-wide Homebuyer Assistance Program through the adoption of Ordinance number 02-270. This Ordinance, attached hereto as Attachment 1, authorizes the County Community Development Department (CDD), to develop and implement a County Homebuyer Assistance Program, or “Program.” This Program, as provided in Attachment 2, has been reviewed by the New Mexico Mortgage Finance Authority (MFA) and has been found to generally comply with MFA and State Affordable Housing Act (NMSA 1978, §§ 6-27-1 *et seq.*) requirements and regulations.

II. Purpose of the Incorporated County of Los Alamos Homebuyer Assistance Program

This document sets forth policies and procedures for the Los Alamos County Homebuyer Assistance Program. The purpose of the Los Alamos County Homebuyer Assistance Program is to assist income eligible selected households in purchasing a home by providing non-amortizing down payment deferred loans with County funds and by providing homebuyer education and counseling. The program will lend to the eligible selected household and will not lend to a trust, a company, corporation, LLC, non-profit, religious groups or similar. The Program contributes to the County's housing goals to promote the creation of a variety of housing options for all segments of the Los Alamos community, including infill opportunities as appropriate, and support development of affordable workforce housing.

Ordinance No. 02-270 (Ordinance) authorizes the establishment of a Homebuyer Assistance Program and outlines the framework for the program including eligible loans, loan terms, and applicant eligibility. The policies and procedures contained in this document, and subsequent amendments, (Policies and Procedures) provide a framework for Program activities and define the various roles for County staff, any vendor contracted to deliver and administer the program, Program applicants, and a Loan Review Committee (LRC) appointed by the County Manager.

It should be noted that these Policies and Procedures will be updated as necessary, particularly as Program and/or Community conditions change or situations arise which highlight the need to make necessary changes that ensure that the County, its program partners and participating homebuyers are appropriately served and protected. Additionally, the Program Policies and Procedures may be amended from time to time as local, State, and federal statutory lending program requirements change.

III. General Program Description

The Homebuyer Assistance Program provides deferred payment loans to selected income-eligible households for down payment and closing cost assistance towards purchase of a home within the County. The County will provide financial assistance to qualified individuals, depending on funding availability, through its funding partners and offer non-amortizing deferred payment loans at below market interest rates. In general, upon receipt of an application, the County or designated contractor (Program Staff) will determine the applicant's household eligibility for the County homebuyer assistance program and will then review the financial assistance programs available to an eligible homebuyer, based on household income and Program parameters. Program Staff will work with the homebuyer and first mortgage lender to determine the maximum amount which the homebuyer can borrow and required down payment, based on program interest rates, loan terms, Loan-to-Value (LTV) ratios and other underwriting criteria being used. Program Staff will review the home inspection report by a certified home inspector prior to closing, the successful outcome of which will be a prerequisite for the release of funds for the County's homebuyer loan assistance.

One of the primary elements of the Program is to lend Program funds to qualified individuals or households. The primary measure is the household's income level. Only individuals or households with *very low income* or *low income*, as defined in the Ordinance, may receive Program funding. *Very Low income households* are defined as those earning between 30 and 49.9% of the Area Median Income (AMI). *Low income households* are those households earning between 50% and 80% of AMI. Both are adjusted by the size of the household as defined by the Department of Housing and Urban Development. Those households with annual income between 30 and 49.9% AMI can qualify for a 0% deferred payment loan; 50%-59.9% of AMI qualify for a 1% deferred payment loan from the Program; those households with annual income between 60%-69.9% of AMI qualify for a 1.5% deferred payment loan from the Program; and those households with annual income between 70%-79.9% of AMI qualify for a 2% deferred payment loan from the Program. Interest charged is simple interest. **Procedure #5** provides a more detailed description regarding income eligibility determination.

Program applicants must occupy the property as a principal residence and must remain the owner of record. An applicant who has previously received a loan from the Los Alamos County Homebuyer Assistance Program may not re-apply. An applicant who has not previously received a loan from the County's Homebuyer Assistance Program and whose application was rejected may re-apply for the program after one year.

IV. Loan Limits and Servicing

The maximum loan that may be provided to any applicant in the form of a deferred payment loan or low interest amortizing loan is \$25,000, or 10% of the purchase price of the home, whichever is lower. The minimum loan amount is set at \$8,000. County Program loans cannot be used to increase the applicant's down payment contribution over 20% LTV. The applicant's first mortgage must be for a minimum term of 30 years unless the first mortgage loan is a

non-conforming loan and this must be determined by the lender and Community Development Department Staff. In the case of a non-conforming loan, the program will allow for an Adjustable Rate Mortgage (ARM) with an amortization must be of 30 years and wherein the interest rate must be fixed over a minimum period of 10~~5~~ years after which time the interest rate can be adjusted a maximum of 2% ~~only once annually~~ with an overall-maximum rate increase adjustment of capped at 65 percent over the life of the loan.

The County has entered into a contract with the Los Alamos Housing Partnership, Inc. to originate and service the non-amortizing, deferred payment County loans.

V. Affordability Controls

Those applicants who receive financial assistance in the form of a deferred payment loan from the Program shall execute at closing, a Promissory Note (Note) in the amount of the loaned funds and a mortgage which secures the Note and restricts the use of the property to that which is contemplated under the Program. The Note and mortgage will be subordinate to the first mortgage on the property, provided that cumulative loan to value does not exceed 105%.

Recipients of Program assistance must agree that they shall reside at and hold title to the property for as long as the loan funds are unpaid and outstanding. Simple interest on the loans shall accrue over the length of the affordability period, after which time no additional interest shall be charged. For funded Program loans under \$15,000, the affordability period is ten (10) years and for loans from \$15,000 to \$25,000 the affordability period is fifteen (15) years.

VI. Applicant Eligibility

Applicants will be evaluated for Program income eligibility utilizing criteria consistent with MFA guidelines. The procedure outlining the steps and methodology for determining income eligibility is contained in **Procedure 2: Determination of Applicant Eligibility**.

In general, an applicant's *annual income* is defined as the gross amount of all adult household members anticipated to be received during the coming twelve-month period. To accomplish this, a "snapshot" of the household's current income can be used to project future income, unless documentation is available or provided that indicates that current circumstances are about to change. Income from the following sources are counted: wages, salaries and tips, commissions and bonuses; net income from operation of a business; interest, dividends, net income from real or personal property; social security, annuities, pensions, disability or death benefits; unemployment and disability compensation; welfare assistance; court-ordered alimony and child support; regular contributions or gifts; and armed forces income.

An applicant does not have to be a first-time homebuyer. The Program may assist an applicant that owns a primary residential property at the time of application, provided that the subject home is sold prior to the purchase of a home within the County.

Closing on the down payment assistance loan from the County is subject to Program Staff verification that the sale of the existing home has been closed and the proceeds from sale do not cause the applicant's assets to exceed Program limits.

An applicant shall not have total assets greater than \$50,000. *Aggregate assets* include the following: 1) Cash held in savings and checking accounts, safe deposit boxes, homes, etc.; 2) Cash value of any revocable trust available to the applicant; 3) Notes, mortgage or deed of trust held by the applicant; 4) Stocks, bonds, Treasury bills, certificates of deposit, mutual funds and money market accounts; 5) Cash value of life insurance policies available to individual before death; 6) Personal property held as an investment including gems, jewelry, coin collections and art; 7) Lump sum receipts or one-time receipts from inheritance, lottery winnings, insurance settlement, etc. Retirement and education accounts that cannot be accessed without penalty are not included in assets.

The applicant must be prepared to contribute a minimum of \$1,500 of their own funds for a down payment. This may include a combination of cash, cost of the lender's appraisal, cost of the required earnest money deposit, and/or cost of home inspection by a certified home inspector. In addition, the applicant may be required, as a condition of assistance, to contribute a greater down payment if they have greater than \$25,000 in liquid assets, defined as assets that can be converted to cash without payment of a penalty or sales commission, with no impact on the value of the asset.

Eligibility of Home

Primarily, any home purchased under this program must be located within the legal jurisdiction of Los Alamos County. The Program considers all types of homes as eligible, with the exception of a manufactured home which is not on a permanent foundation, or a manufactured home which is on leased land. However, down payment assistance funds may be used for acquisition of the land under which an applicant-owned manufactured home is set on a permanent foundation. As part of the evaluation of an application, a home inspection by a certified home inspector will be required by the County or its designated agent to determine whether the home is adequate in terms of number of rooms, bedrooms and overall home square footage per person per program standards. In addition, a home inspection will identify if there are existing inadequate conditions which represent an immediate threat to occupants' health, safety and welfare and which would have to be corrected prior to move-in.

Program staff will review the home inspection report and perform an assessment of the applicant's ability to pay for improvements required for safe occupancy of the premises. This information will be included in the loan application package for the Loan Review Committee.

The Program will also consider whether the price of the home, mortgage loan amount, interest rate and terms allow the household to meet required housing to income ratios and total debt to income ratios that are set forth in the underwriting criteria. In addition, the proposed PITI payment will be evaluated against the applicant's current mortgage or rent payment to determine any "payment shock" from the proposed purchase. Maximum allowable home purchase price for the Program follows the MFA "First Home" and "Next Home" current program limits for Los Alamos County, which is \$369,501.

The home to be purchased cannot be part of an owner-built project.

If a home purchased under the County's Homebuyer Assistance Program or a home under the Home Renewal Program is sold to an income-qualified buyer who is not receiving assistance under the Homebuyer Assistance Program, the income-qualified buyer may assume the full amount of the existing County mortgage. If the income-qualified buyer is receiving assistance under the Homebuyer Assistance Program, the buyer must meet Program Loan Limits and Servicing and the buyer can only assume the mortgage if they are approved for a loan amount equal to the existing loan amount on the home. If an existing loan is assumed by an income qualified buyer, the existing mortgage will be cancelled and a new mortgage and promissory note will be issued and recorded.

If the home to be purchased has property violations identified by County Code Compliance staff, the Homebuyer Assistance Program applicant or the seller must provide a copy of signed written agreement with County Code Compliance staff indicating how the violations will be addressed by a specified date.

Eligible Costs

The down payment assistance loan, in addition to providing funds for a down payment, can be used to pay the following costs: home inspection, title insurance policy, survey cost, fees to the title company, and recording fees. This assistance cannot be used for buyer loan costs, HOA fees, pre-pays, initial escrow payments, home warranty, real estate broker commissions, delinquent taxes, liens, or charges levied against the home to be purchased. County funds cannot be used to reimburse funds already paid by applicant.

VII. Application and Evaluation Process

The County or designated partners will initiate the Program by announcing funding availability in the newspaper, radio and on its websites. The County or designated partner website will include a brochure with Program overview, application form and applicant checklist, program policies and procedures, and standard mortgage and promissory note. Prospective Los Alamos homebuyers will be invited to submit completed application forms for assistance to the County or designated partner, on a first-come, first-serve basis for as long as funds are available. Program Staff will meet with the applicant upon receipt of the application, verify the applicant's eligibility for the program and explain how the Program and process works. For applicants who are determined ineligible for the Program, Program Staff will provide a letter explaining the applicant is ineligible and the evaluation criteria that were not met. For applicants who have already identified a home they wish to purchase, a home inspection by a certified home inspector will be performed to determine whether the home is in adequate condition and suitable for the applicant's housing needs. The home inspection will also be used to determine whether renovations may be required to bring the unit up to habitable condition and if the scale of needed improvements would be affordable to the applicant. This information will be considered in the Loan Review Committee's review of the loan application.

The loan application to be provided to the Loan Review Committee will include information required to verify income, assets, household size, and itemization of all outstanding debts and monthly payments, among other items.

Upon receipt and review of all required information Program Staff will confirm applicant and Project eligibility, the percentage of Los Alamos County Area Median Income within which the applicant household falls and the alternatives for financial assistance which are available under the program, if available. Program Staff will then meet with the applicant to inform them of the options for financial assistance and will, submit the application for recommendation of approval of a maximum funding amount from the County Loan Review Committee. This recommendation will then be forwarded to the County Manager for final approval. The Loan Review Committee will evaluate the request according to underwriting criteria, including, but not limited to the following: housing to income ratio, debt to income ratio, credit score, loan to value, appraised value, and proposed change in housing expense.

If the loan application requires conditional approval, it will require approval from the Loan Review Committee and County Manager. Subsequently, if program staff determines loan conditions have been met, program staff will inform the LRC, and a second LRC meeting will not be held unless requested by the LRC for the LRC to also determine loan conditions have been met. If a second LRC meeting is held, program staff will contact the County Manager to ask if the County Manager wishes to review the loan application a second time for approval. Procedures for Loan Determination & Approval are explained under Procedure 6 below.

The application period for assistance will be conducted year-round while funds are available in the fiscal year. Applications will be processed on a first come-first served basis, according to the date when the final applications are determined to be complete by staff and logged in to the system.

VIII. County Loan Review Committee

A County Loan Review Committee shall serve as an advisory/review committee to the County and to make recommendations to the County Manager on all loan approvals. Unless the County delegates the authority to make loans with County money to another organization, the County Manager will need to approve all loans, after reviewing the recommendations of the County Loan Review Committee. This County Loan Review Committee will consist of five members with knowledge of finance, construction, property management, and real estate sales.

IX. Underwriting Criteria

Underwriting consists of an objective analysis of the risks associated with a loan, as well as conformity to Program parameters. The application, credit report, verifications and all requested documentation shall be reviewed by Program Staff and/or authorized Program partners. Underwriting shall be performed by the County or by a partner designee, utilizing Program-approved underwriting criteria. In the instances where loans are to be provided by a bank under a program partnership agreement, the underwriting shall be performed by the

bank which is originating and servicing the loan, under contract to the Program, using underwriting criteria that has been developed jointly between the bank and the County.

For the non-amortizing deferred payment loans, if the first mortgage is a 30-year prime mortgage loan the primary underwriting criteria will include the following: minimum credit score is 640; with Loan Review Committee empowered to make positive recommendation below this level under extenuating circumstances; and back end ratio must be at or below 50%. If the first mortgage is an adjustable rate mortgage (ARM) as allowed by these program guidelines, minimum credit score is 640 and back end ratio must be at or below 43%. For both prime mortgage loans and ARMs, the maximum cumulative loan to value is 105%; purchase price of home must be at or below appraisal; and home must have clear title.

If two credit scores are provided, the lower of the two scores is used for the application. If three credit scores are provided, the middle score is used. Applicant must receive prime fixed rate first mortgage financing before down payment assistance funds are released. If the home is a manufactured home it must be on a permanent foundation.

X. Foreclosure Notices

All foreclosure notices for homes which are in the program will be reviewed by program staff to determine action to be taken. Action to be taken can include allowing the foreclosure to proceed without a Right to Redeem if the County determines the property is not feasible to redeem through the foreclosure process. Program staff will document when the property went to public sale and process the loan write off in accordance with local and/or State write off procedures.

If the outstanding loan amount has been determined feasible to redeem, Program Staff may also forward the foreclosure notice to the County Attorney requesting the Right to Redeem be processed. The County Attorney will process the legal documentation to purchase the property from the foreclosure following State and Local laws or suggest other possible loan redemption options. Procedures for foreclosure notices are explained under Procedure 9.

XI. Borrower Bankruptcy Notices

In the case of receipt of a borrower bankruptcy notice, Program Staff shall review the notice and forward the notice to the County Attorney's office for additional assistance.

XII. Loan Subordination

Program Staff shall process any subordination requests from the borrower. The County will consider Subordination requests only for refinance of the borrower's first mortgage and under these circumstances: 1) The lien position of the County loan is in the same position or in an advanced position; 2) Total loan-to-value (LTV) will not exceed 100%; 3) Applicant will meet the same underwriting criteria as were met when the County was first approved.

Staff will forward to the Lender the Subordination Policy for down payment assistance mortgage loans. The Lender will be instructed to provide all information required to satisfy

the subordination requirements detailed in the Subordination Policy. Program Staff shall, upon receipt of the Subordination Package from the Lender, review and analyze the documentation to determine if the request meets the subordination requirements. If it does, County staff will sign the prepared subordination agreement. The approved Subordination Agreement, will be forwarded to the Lender and the original Subordination Agreement will be delivered to the Lender for the signature from the Owner, and the Lender will be responsible for the recording of such document. A copy of the subordination agreement will be attached to and filed with the recorded mortgage until a recorded copy is received. The recorded copy will eventually be attached to the recorded mortgage. Procedures for loan subordination are explained under Procedure 12 below.

XIII. Core Program Rules

1. Property owners must occupy the property as their principal residence and qualify as low and/ or very low – income at the time the income certification is prepared. The Program has an aggregate asset limitation of \$50,000, although liquid assets in excess of \$25,000 may trigger a requirement for an additional down payment from the applicant, in excess of the minimum otherwise required. There is no first time homebuyer requirement; applicant may have an existing improved residential property at the time of application, provided that the property is sold prior to closing of the down payment assistance loan, as set forth in Section VI above.
2. The subject property must be located within Los Alamos County. The home can be detached, a duplex, triplex, quadraplex, townhome, condominium or manufactured home on a permanent foundation.
3. The subject property value must be below the MFA current program limits for the First Home or Next Home program.
4. Applicants may receive financial assistance one time only from the Homebuyer Assistance Program. Applicants may combine funding for the Homebuyer Program with the Home Renewal Program.
5. Applicants must meet the definition of an *Eligible Buyer* per Ordinance No. 02-270. This means a household earning less than eighty (80) percent of the Los Alamos County Area Median Income as calculated by the United States Department of Housing and Urban Development (HUD), prior to its downward cap adjustment to the national low income limit.
6. Income qualifications must be completed before program assistance is provided. Income verifications are good for six months from date of initial income certification. Commitments for down payment assistance are good for 6 months from the date of initial commitment. After that time, the commitment would expire and a new application must be submitted.
7. The minimum level of program financial assistance is \$8,000.

8. Homebuyers must contribute a minimum down payment in an amount of \$1,500. The following items can count toward the \$1,500 down payment: the cost of appraisal, required earnest money deposit, home inspection by a certified home inspector, title insurance, survey, recording fees, homebuyer training and closing fees to the title company. In addition, the applicant may be required, as a condition of assistance, to contribute a greater down payment if they have greater than \$25,000 in liquid assets, defined as assets that can be converted to cash without payment of a penalty or sales commission, with no impact on the value of the asset.

9. The applicant must obtain a Homeowner's Property Insurance policy at the time of loan closing. Los Alamos County shall be named as additional insured (2nd Mortgagee). The Homeowner Property Insurance Policy shall remain active until the loan has been repaid and/or forgiven. Homebuyer shall maintain insurance at all times to the specified limits while loan remains outstanding.

10. The down payment assistance loan, in addition to providing funds for a down payment, can be used to pay for certain closing costs being title insurance policy (not including title commitment to be paid for by the seller), survey cost, fees to the title company, and recording fees. This assistance cannot be used to pay for buyer loan costs, home inspection, HOA fees, pre-pays, initial escrow payments, home warranty, real estate broker commissions, delinquent taxes, liens, or charges levied against the home. County funds cannot be used to reimburse funds already paid by applicant, as described in Section VI above.

11. Homebuyers who have filed for bankruptcy or have had property foreclosure must wait three years from the bankruptcy dismissal date or from the foreclosure completion date to apply for the Homebuyer Assistance Program.

12. If homebuyers choose to sell the home, they are responsible for repayment of the loan and any accumulated interest to the County. Also, if the homeowner dies, the successors, Trust or other legal entity that is in possession of the home is responsible for repayment of the loan and any accumulated interest to the County. However, the loan is not required to be repaid to the County if the home is sold to an income-qualified buyer who meets all program criteria and executes a new mortgage and note. If the home is sold to an income-qualified buyer who has not received assistance under the Homebuyer Assistance Program, the income-qualified buyer may apply for a new loan in full amount of the existing County mortgage. The buyer must meet Program Loan Limits and Underwriting Criteria and buyer can only apply for a County loan in a loan amount equal to or less than the existing loan amount. The existing mortgage and note with the prior owner will be cancelled and a new mortgage and promissory note in such a case with the new owner will be issued and recorded.

XIV. Homebuyer Education & Counseling

All qualified homebuyers in the Program will be required to take an approved homebuyer training and counseling course such as the *E-Home America* online training or another course provided by a qualified provider. Homebuyer training and counseling will also include 1 to 2

hours of in-person training in Los Alamos. The counseling will ensure the selected household gain a strong understanding of Program. Homebuyers counseling will help guide the approved applicant so they understand the end-to-end process for home purchase including assembling needed documentation, applying for the loan, home inspection, closing the purchase, issuance and recording of final documents, and complying with the terms of any mortgage and promissory note which mortgage shall include any other agreement(s) which the County may require. As part of the counseling services, homebuyers will gain basic financial training to help them establish a monthly household budget. Counseling will also advise homebuyers that mortgage loans should be of an amount, interest rate, and terms which they can comfortably afford, pay back, and avoid foreclosure; the maximum loan amount offered to them may not necessarily be financially suitable for them; and that private mortgage insurance should be avoided where possible.

XV. Financial Assistance

Very Low income households are defined as those earning between 30 and 49.9% of Area Median Income (AMI), and *Low income households* as those earning between 50% and 80% of AMI, as adjusted by size of household and as defined by the Department of Housing and Urban Development. Those households with annual income between 30 and 49.9% AMI qualify for a 0% deferred payment loan; 50%-59.9% of AMI qualify for a 1% deferred payment loan from the Program; those households with annual income between 60%-69.9% of AMI qualify for a 1.5% deferred payment loan from the Program; and those households with annual income between 70%-79.9% of AMI qualify for a 2% deferred payment loan from the Program. Interest charged is simple interest.

Program funds applied to down payment assistance shall be as follows:

A. Loans:

1. Must meet the very low to low income eligibility requirements
2. Must own and occupy the property as long as the debt is outstanding

Terms: 0% to 2% interest depending on annual income category.

Repayment is due in full whenever one or more of the following occurs:

- The borrower(s) sell the property;
- The borrower dies;
- The borrower(s) no longer occupy the property due to the following situations:
 - The borrower moves out of the subject property, continues to own the subject property and rents the property to a tenant
 - The borrower moves out of the subject property, continues to own the subject property and someone other than the owner of record occupies the property
- 3. If the borrower(s) wishes to add another household member entity to the property title other than which was originally on title at the time the down payment assistance

loan was signed, then new information about household income and other information necessary for meeting program preliminary eligibility criteria will need to be provided to Program Staff. If all criteria are met for preliminary eligibility, the borrower and additional household member information will be presented to the Loan Review Committee and County Manager for preliminary approval to add the household member. Program Staff will request additional information from the borrower as determined necessary by Program Staff, Loan Review Committee and County Manager and a full application to the Program may be required.

B. Program Limits and Restrictions:

Minimum loan amount shall be no less than \$8,000.

The costs of the required primary lender appraisal must be paid for by the applicant.

PROCEDURES

The Homebuyer Assistance Program Procedures below explain the step by step tasks and methods which are required to be performed for each major stage of the Program by County staff or Program Representative. The Program procedures will ensure the Program is administered consistent with the Program Policies and in a clear and efficient manner.

In the case that the Program is being administered by the County and not by an external entity, any contractor services anticipated to be required on a recurring basis will be acquired through the County's procurement process. Such services include and are not limited to credit reporting agency services, inspections, titling, etc.

PROCEDURE 1: Submission of Application

Summary

Application procedure for the Homebuyer Assistance Program. In general, application packets will be made available on a first come, first serve basis at the CDD offices and also through designated Program partners if applicable

Position

Program Specialist, Housing Manager or other Program Official/Designee

Action

1. Applicant contacts the CDD or Program partner and requests information on the Homebuyer Assistance Program.
2. Program Representative provides the applicant with the descriptive information (eligibility requirements, etc.) of the Program by one the following:
 - a. Application packet is available for pick up by applicant.
 - b. Mail application packet to applicant.
 - c. Direct applicant to website to download application materials.
3. Program Representative explains to all persons interested in applying for the Program that they must meet with Program Staff before they begin filling out the application. The Program Representative will also explain that program records are subject to the State Inspection of Public Records Act (IPRA) and that certain information submitted by applicants may be also be subject to disclosure. The following documentation must be submitted by the applicant in order to be considered for the program:
 - a. Program Application filled out and signed by all parties that are to be on title to the property.
 - b. Applicant(s) shall provide *Proof of Household Income* to include but not be limited to the following:

- i) Copy of three (3) most current pay stubs from all household members 18 years of age or older;
 - ii) Copy of current years Social Security Benefit Statement, Disability Benefit Statement, Retirement/annuity Benefit Statement, Court Ordered Child Support, Alimony and Divorce Decree or other supplemental income;
 - iii) Copy of two (2) most current Federal Tax Returns for all household members 18 years of age or older;
 - iv) Copy of three (3) most current bank statements for all household members 18 years of age or older, if required to file;
 - v) Copy of three (3) most current financial statements which include all other assets owned by the applicant including checking, savings, Certificates of Deposit, stocks, bonds, retirement accounts, trust accounts or any other assets from which the applicant may derive income;
 - c. Purchase agreement, if one has already been executed.
 - d. Prequalification letter from lender and/or lender package including underwriting analysis if applicable and/or credit report.
 - e. Home inspection report, if one has already been prepared.
 - f. Appraisal, if one has already been prepared.
 - g. Any other information that program staff determines necessary or relevant to the processing of the application.
4. An applicant who has not previously received a loan from the County's Homebuyer Assistance Program and whose application was rejected may re-apply for the program after one year.
5. If the applicant is an employee of the County, of one of the LRC members, or of a non-County entity administering the program:
- a. All LRC members and any non-County entity administering the program and attending the loan review meeting for the application will be read a statement by the LRC Chair or Acting Chair that they are subject to the Code of Ethics as found in the County Code of Ordinances.
 - b. Any LRC member or non-County entity administering the program and attending the loan review meeting for the application who employs the applicant or who believes they may have a conflict of interest will recuse themselves from voting on the application.

PROCEDURE 2: Determination of Applicant Eligibility

Summary:

Procedures used to review the application and applicant's eligibility for participation in the Program

Position:

Program Specialist, Housing Manager or other Program Official/Designee

Action:

1. Review application and attached documentation for eligibility based on household income, assets, and other program parameters.
2. Program staff will meet with the applicant upon receipt of the application, verify the applicant's eligibility for the program and explain how the Program and process works. For applicants who are determined ineligible for the Program, program staff will provide a letter explaining the applicant is eligible and the evaluation criteria that were not met.
3. Verify that the applicant has provided copies of all required documentation pertaining to ownership and income as identified in the Program's Policies and Procedures.
4. Complete the Income Certification Form based on the submitted documentation for income and assets to determine the total anticipated annual household income and percentage of Los Alamos County median income.
5. Annual income will be estimated using current income information from paystubs, benefit statements, etc. If future raises or increases in income are known in fact, they will be applied to current income, in order to estimate future income. Any current overtime or compensation pay will be projected forward assuming the same proportional rates. Interest and dividend income from checking and savings accounts, stocks, bonds, and Certificates of Deposit, will be applied to income, along with any self-employment income, and net earnings from business. If self-employed, the employer portion of social security taxes paid is not counted as income. Interest or dividend income re-invested in any retirement accounts will not be considered as income.
6. Re-qualification prior to closing is required under the following circumstances:
 - Material changes to household size
 - Material changes to income
 - Six month expiration of initial qualification
 - As required by Program Staff

7. An applicant who received a letter they do not meet eligibility criteria may request a meeting with program staff for staff to explain in person why the applicant was determined not eligible. The applicant will be permitted to submit any required information that was not provided in the applicants' initial application. Program staff will review the application again and issue a second letter to applicant explaining whether or not they meet the preliminary eligibility criteria.
8. Where program staff can prove in the application review process there has been falsification or inaccurate data or information provided, there is grounds for immediate disqualification of the application.

PROCEDURE 3: Establishing Project File for Each Applicant

Summary:

Procedure for beginning a new project file for qualified applicant

Position:

Program Specialist, Housing Manager or other Program Official/Designee

Action:

1. Staff receives the approved application and documentation from applicant. Staff creates an applicant file utilizing the appropriate check list, labels, section and title as established for the program.
2. Staff verifies that the applicant(s) have given written permission to secure a credit report and other required verification (signature on second page of application).
3. Review the title commitment provided by the title company.
4. A Credit Report is requested for all applicant household member age 18 and older using the name, address and social security number(s) listed on the application and/or on their individual tax returns. Credit reports will be obtained using data from Trans Union, Experian and Equifax. A copy of the credit report will be placed in the project file. Credit Report run by lender may be utilized.
5. Program Staff will conduct a review of title commitment to check for any recorded liens against the property. If a recorded lien is discovered, program staff will determine what appropriate action to be taken, if any.
6. Program Staff will conduct a review of all information on the credit report to determine applicant's existing debt and applicant's payment history. The credit report will be used to verify the following minimum information.
 - Information regarding collections and judgments against the applicant
 - Bankruptcy information, if any
 - Ownership of any properties
 - Existing debt

Any credit concerns shall be analyzed by Program Staff and used to evaluate the application and will be disclosed by the Loan Review Committee. Program Staff review any potential problems/ issues pertaining to the applicant's credit report and/or title commitment for the property the applicant proposes to purchase. Information obtained from these reports and income and asset certification, etc. shall be used to determine eligibility of the applicant and advise County staff to proceed to the next step in the application process or advise the applicant in writing of their ineligibility.

7. Obtain the appraisal required by the lender for the proposed purchase of the property and use this appraisal to determine if the property is eligible and if underwriting criteria are satisfied. A copy of the appraisal will be placed in the applicant file.
8. Input the application relevant information into the established program tracking database, put applicant file together and assign file number.

PROCEDURE 4: Homebuyer Education and Counseling

Summary:

Procedure for Homebuyer Education and Counseling

Position:

Program Specialist, Housing Manager or other Program Official/Designee

Action:

1. Homebuyer training packet prepared including necessary informational and instructional materials. Homebuyer training will be arranged and will include a training such as E-Home America online training or another suitable provider. Homebuyer training will also include 1 - 2 hours of in-person training in Los Alamos.
2. Training is effectively designed and conducted to ensure that homebuyers:
 - a. Understand the end-to-end process for home purchase including assembling needed documentation, applying for a loan, home inspection, closing the purchase, issuance and recording of final documents, and complying with the terms of any mortgage and promissory note, which mortgage shall include any other agreement(s) which the County may require.
 - b. Establish a monthly household budget and manage the budget.
 - c. Understand that mortgage loans taken should be of an amount, interest rate and terms which they can comfortably afford, pay back, and avoid foreclosure; the maximum amount loan offered to them may not necessarily be financially suitable for them.
 - d. Understand basic home maintenance and repair and responsibilities of a homeowner.
3. Course must be completed prior to closing. If more than 12 months have passed since the Homebuyer attended a homebuyer training course, the Homebuyer must take the course again.
4. Homebuyers are provided a test to complete which they must pass to be awarded a printed certificate. The test will be provided in English.

PROCEDURE 5: Home Inspection Process

Summary:

Procedure for initiating the Home Inspection to determine property eligibility

Position:

Program Specialist, Housing Manager or other Program Official/Designee

Action:

1. Contact the applicant/owner to schedule the home inspection.

For any proposed homes for purchase:

2. A home inspection by a certified home inspector will be required as a condition of financing.
3. The home inspection report will be reviewed by Program staff. The review will determine if the home is adequate in terms of number of rooms, bedrooms, and overall square footage per person per program standards. In addition, the review of the report will enable program staff to identify if there are existing inadequate conditions which represent an immediate threat to occupant's health, safety and welfare. A qualitative assessment will be made by Program Staff of the homeowner's ability to afford to pay for the needed improvements identified in the home inspection report.

The review of the home inspection report and the qualitative assessment will be used by Program Staff and the Loan Review Committee as part of the evaluation of the application.

Home inspections by Program Staff are not intended to replace a separate home inspection by a licensed and bonded Home Inspector by the Applicant. **The inspection by Program Staff is not a guarantee or warranty of the Property's condition, functionality, habitability, workmanship, roof, structure, mechanical systems, sewer and water systems, foundation, location, or environmental condition.** All home inspections and forms will contain a similar statement to this disclaimer.

PROCEDURE 6: Loan Determination & Approval

Summary:

Procedure for Loan Determination & Approval

Position:

Program Specialist, Housing Manager or other Program Official/Designee, County Manager

Action:

1. a. Perform household budgeting exercise with prospective homeowners and translate into an affordable mortgage amount based on current rates and terms.
b. Review the application for preliminary determination of the financial assistance needed for the down payment based on the information obtained from the applicant file and down payment amount needed based on mortgage lender requirements.
2. Program staff shall review the application and recommend to the Loan Review Committee (LRC) that the application be approved or denied.
3. The LRC shall meet to review the loan application, consider the recommendation of staff and the LRC and will vote and issue its decision at the meeting. Staff will record the LRC decision in writing and forward a summary of the applicant's loan application and the LRC recommendations by email to the County Manager.
4. The County Manager will review the Loan Review Committee' recommendation and reply to Program Staff with County Manager's decision.
5. Program Staff shall input the applicant information into program tracking database, notating the decision of the County Manger as approved or denied. Any additional conditions placed on the loan as agreed upon by LRC and County Manager will be placed in the case file. Examples of conditions of loan approval would be applicant agreement to consolidate existing credit card debt and to achieve a repayment plan with the IRS for overdue income taxes. Other conditions may be required on a case-by-case situation.
6. Program Staff shall issue an approval or rejection letter to applicant based on Loan Review Committee recommendation and final decision from County Manager.
7. If the loan application requires conditional approval, it will require approval from the Loan Review Committee and County Manager. Subsequently, if program staff determines loan conditions have been met, program staff will inform the LRC, and a second LRC meeting will not be held unless requested by the LRC for the LRC to also determine loan conditions have been met. If a second LRC meeting is held, program staff will contact the County Manager to ask if the County Manager wishes to review the loan application and second time. If the County Manager wishes to review the loan

application a second time, program staff will forward a summary of the applicant's loan application and the LRC recommendation to the County Manager for the County Manager to review and provide a recommendation.

8. An applicant may appeal an adverse decision by the LRC to reject a loan application on the grounds that the LRC did not review all required application information or review and/or analyze the application information correctly. The appeal must be submitted within 30 days of the date the rejection letter was received by the applicant. Review of the appeal will be based on the 'denied' loan file and whether the review and denial was somehow not in accordance with Program Policies and Procedures. The appeal will be accepted by Program Staff and then presented to the LRC for review within 30 days from the receipt of the applicant's appeal. The LRC will issue a letter of its decision to approve or deny the appeal and underlying application. Program Staff will then forward that decision to the applicant and emailed to the County Manager. The LRC decision letter will explain the reasons to deny or approve the application including such as, for example, whether an applicant had falsified documents or records, whether the applicant failed to provide necessary/required documents, etc.

PROCEDURE 7: Loan Closing Preparation

Summary:

Procedure for Loan Closing Preparation

Position:

Program Specialist, Housing Manager or other Program Official/Designee

Action:

1. Meet with first mortgage lender upon approval of down payment assistance loan and prior to loan closing, to coordinate funding timing and closing requirements, including acceptable funds transfer methods.
2. Prepare the following loan documents, based on the approved loan determination:
 - a. Down payment Assistance Mortgage
 - b. Closing Disclosure
 - c. Promissory Note
 - d. Loan Set-up formCounty Attorney will review Closing Disclosure form, Mortgage documents and Promissory note prior to end of Program design phase.
3. Coordinate the loan closing with the homebuyer, lender, and title company. Prior to the loan closing taking place, Program Staff shall obtain the certificate of Homeowner Property Insurance which names the County (as the project lender) as the second mortgagee or additional insured on the actual policy.

PROCEDURE 8: Loan Closing with Homebuyer

Summary:

Procedure for Loan Closing with Homebuyer

Position:

Program Specialist, Housing Manager or other Program Official/Designee

Action:

1. Staff shall explain the following closing documents with the borrower(s), answer any questions and obtain required signatures:
 - a. Down payment Assistance Loan Mortgage
 - b. Closing Disclosure
 - c. Promissory Note

Obtain a copy of the borrower(s) current identification for the homebuyer file (may be obtained at application submittal). Note: Program Representative must be absolutely clear in explaining that the mortgage and note is a recordable instrument and will result in a recorded lien against the property and that the lien will remain on record until such time as the loan is paid in full.

County Attorney will review Closing Disclosure form, Mortgage documents and Promissory note prior to end of program design phase.

2. Program Representative shall summarize the Los Alamos County Mortgage and Promissory Note with the borrower(s), answer any questions and obtain required signatures on the document.

Note: Staff shall be thorough in describing and explaining the mortgage and note which secures the down payment assistance to ensure that the borrower(s) is confident and knowledgeable relating to all of the loan documents and their obligations to which he/she/they are agreeing to. Program Representative shall explain the terms of the loan, when the loan is due and payable, and applicable interest, if any. Program Representative shall address each document, answer any questions and ensure that all applicable documents are properly executed, witnessed and notarized as required.

3. Title company shall make copies of all documents and provide the borrower(s) with a complete set of executed loan closing documents. All original documents with the exception of the Promissory Note and the Mortgage shall be placed in the homebuyer file. Copies of the Promissory Note and Mortgage will be placed in the Program file in a secure location administered by the Program Representative.

4. After closing, the title company shall record the mortgage and note originals. Copies of the recorded mortgage and note shall be placed in the Program file. If a non-County entity is contracted to administer the Program, then two sets of recorded mortgage and note shall be made and one set placed in each of non-County entity and County Program file.
5. Coordinate transfer of down payment assistance funds to title company. For transfer of funds from the County's Finance Department to the title company, program staff shall provide the Finance Department a copy of the County Manager's written approval of the loan amount as well as a copy of the County mortgage with County signatures.

PROCEDURE 9: Foreclosure Notices

Summary:

Procedure for Foreclosure Notices

Position:

Program Specialist, Housing Manager or other Program Official/Designee, County Attorney

Action:

1. Staff shall review all foreclosure notices to determine action to be taken. Action to be taken will be to contact the County Attorney's office for further processing.

PROCEDURE 10: Bankruptcy Notices

Summary:

Procedure for Bankruptcy Notices

Position:

Program Representative, County Attorney

Action:

1. Program staff shall, upon receipt of a Bankruptcy Notice contact the County Attorney's Office. Program Staff will review the type of bankruptcy and determine if it includes the down payment assistance loan. Regardless of whether the bankruptcy includes the down payment assistance loan, the County will file a claim to preserve County rights.

PROCEDURE 11: Loan Payoff

Summary:

Procedure for the processing of Loan Payoff on Down Payment Assistance Loans

Position:

Program Representative, County Attorney

Action:

1. Staff, upon receipt of a request for Loan Payoff, provide the Lender and/or Owner of the property with the requested pay off information using email or U.S. Mail.
2. Staff shall address the actual Loan Payoff receipts in accordance with the Loans and Underwriting Policies and Procedures as previously approved.

PROCEDURE 12: Loan Subordinations

Summary:

Procedure for the processing of Loan Subordinations

Position:

County Staff

Action:

1. Staff shall address all Subordination Requests pertaining to County-financed Down payment Assistance Loans. All requests will be forwarded to the Housing and Special Projects Manager. The County will consider subordination requests only for refinance of the borrower's first mortgage and under these circumstances:
 - Applicant will meet same underwriting criteria as when County loan was first approved.
 - Lien position of County is in same or advanced position.
 - Total loan-to-value (LTV) will not exceed 100%.
2. Staff will email and/or fax the Lender the Subordination Policy for down payment assistance mortgage loans. The Lender will be instructed to provide all information required to satisfy the subordination requirements detailed in the mortgage.
3. Staff shall, upon receipt of the Subordination Package from the Lender, review and analyze the documentation to determine if the request meets the subordination requirements of the mortgage. If it does, County staff will sign the prepared subordination agreement.

Approved Subordination Agreement, shall be email/faxed to the Lender and the original Subordination Agreement will be delivered (as specified by the Lender) to the Lender for the signature from the Owner and the Lender will be responsible for the recording of such document. A copy of the subordination agreement will be attached to the recorded mortgage until a recorded copy is received. The recorded copy will eventually be attached to the recorded mortgage.

PROCEDURE 13: Reporting

Summary:

Procedure for reporting on each application for down payment assistance

Position:

Program Representative

Action:

1. Provide a post-closing loan report for each home and deliver by email to County's Program Manager.
2. Provide project status updates both verbal and written on a monthly basis, or as requested by County.
3. Coordinate reporting, scheduling, and assignments between stakeholders to ensure each project remains on schedule.
4. Produce annual statements for homeowners from master spreadsheet including amount of principal and accrued interest, to be mailed out by County.

All reporting documentation provided by the Program Representative to the County will be in a format agreed upon by the County and Program Representative.

PROCEDURE 14: Annual Verification of Occupancy

Summary:

Procedure for verifying occupancy of homes purchased with assistance under this program. This will be completed on an annual basis.

Position:

Program Specialist, Housing Manager and/or County Staff from other departments

Action:

1. To verify whether the program participant homebuyer is occupying the purchased home as a primary residence (per program affordability controls i.e. for as long as the loan funds are unpaid and outstanding) County staff will perform an annual check of information sources. If another entity is contracted by the County to administer the program, the entity will assist staff with this annual check.
2. Staff annual check of information sources may include, and will not necessary be limited to, tax assessor records and utility bills. Staff will, if needed, explain to home owner or occupant that the annual check of information sources is described in the recorded down payment assistance loan mortgage documents.