



November 26, 2024

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HFHGFA Board of Directors

Jim Tienken, Chair
Feleena Sutton
Dale Spencer
Steve Jones
Mel Casey
Sabrina Brown
Patrick Prince
Jose Platas
Zak Johnson

CEO

Ashley Hedemann

RE: CONVERSION OF HOME FUNDS LOAN TO GRANT

Dear Mrs. Flores-Becker and Mrs. Kirkpatrick,

I would like to express our heartfelt appreciation to the entire team at the County of Fresno for its continued support of Habitat for Humanity Greater Fresno Area (Habitat) and its affordable housing developments in both the community of Riverdale and the City of Firebaugh. Undoubtedly, your support has played a critical role in ensuring these communities have access to decent and affordable homeownership opportunities.

To further expand that impact, our team has been in discussions with the County of Fresno (County) over the past month to explore various options for repaying the portion of the HOME Fund Loan that was not converted into down payment assistance for our development in Riverdale. Of the \$450,000 secured by the County in September 2020 (A-20-309), approximately \$115,000 (final amount pending) is due back to the County, with a payment deadline of September 9, 2025.

While the repayment term could potentially be extended under current program guidelines, the repayment would still require utilizing critical resources that could otherwise support affordable housing development efforts in the County of Fresno, specifically in the City of Reedley.

During our discussions, one promising option was presented, but it would require the Board of Supervisor approval to convert the HOME Funds Loan into a grant. This change would free up much-needed resources, enabling us to develop two homes for affordable homeownership in the City of Reedley. This option is federally recognized by HUD as permissible; however, approval from the local jurisdiction through Board action is required.

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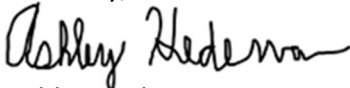
We understand that such a request also necessitates a resolution from Habitat's Board of Directors. Attached to this letter is Resolution 225, approved by our Board of Directors on Thursday, November 21, 2024. This resolution authorizes me, as CEO, to formally submit the request to the County, with the understanding that the savings resulting from the loan conversion will be allocated toward the development of the two homes currently in the planning stages in the City of Reedley.

To provide some context on this effort, we are actively collaborating with the City of Reedley to subdivide the lot at 181 Justine Avenue to accommodate the construction of these two homes. The conversion of the loan into a grant will allow us to cover essential pre-development and planning costs. We expect vertical construction to commence shortly after our Firebaugh project is complete, if not slightly earlier.

We deeply value the consideration and support of the CAO's office and the Board of Supervisors for this matter. Should you have any questions or require additional information, I am readily available at Ashley@HabitatFresno.org or via cell at (559) 578-2084.

Thank you for your time and attention. Your continued partnership in creating affordable housing opportunities is greatly appreciated.

Sincerely,

A handwritten signature in black ink, appearing to read "Ashley Hedemann". The signature is fluid and cursive, with the first name "Ashley" being more prominent than the last name "Hedemann".

Ashley Hedemann
Chief Executive Officer
Habitat for Humanity Greater Fresno Area

Attachment: Board Resolution 225



THE GOVERNING BOARD OF HABITAT FOR HUMANITY FRESNO, INC.

FY25 RESOLUTION NUMBER 225

AUTHORIZATION FOR CEO TO REQUEST FORGIVENESS OF LOAN FROM

HEREBY AUTHORIZES THE SUBMISSION OF A LETTER FROM THE CEO REQUESTING THAT THE FRESNO COUNTY BOARD OF SUPERVISORS CONSIDER APPROVING THE CONVERSION OF THE COUNTY OF FRESNO'S HOME FUNDS LOAN FOR THE COUNTRY MEADOWS DEVELOPMENT IN RIVERDALE INTO A GRANT. THIS AUTHORIZATION INCLUDES THE EXECUTION OF AN AGREEMENT, ALONG WITH ANY NECESSARY AMENDMENTS, FOR THE USE OF THESE THE CONVERTED FUNDS IN BUILDING TWO FUTURE HOMES IN REEDLEY, AS WELL AS ANY OTHER DOCUMENTS REQUIRED TO SECURE THE GRANT FROM FRESNO COUNTY.

WHEREAS

- A. The COUNTY OF FRESNO (hereinafter referred to as the "County") is the recipient of a HOME Investment Partnerships (HOME) Program Federal grant from the United States Department of Housing and Urban Development (HUD), which provides for eligible affordable housing activities that will be owned, developed, or sponsored by a qualified Community Housing Development Organization (CHDO).
- B. On August 18th, 2020, the County's Board of Supervisors authorized the use of HOME funds in the construction of eight (8) single-family homes in Riverdale, CA for the Country Meadows II Project through Agreement No. 20-309 (hereinafter referred to as "Services").
- C. HABITAT FOR HUMANITY GREATER FRESNO AREA (hereinafter referred to as "Corporation") is a corporate entity established under the laws of California and is engaged in the business of furnishing such Services and hereby warrants and represents that it is qualified, licensed, and professionally capable of performing the Services.
- D. The Corporation provided the County with the Services, on the terms and conditions as set forth in HOME Agreement No. 20-309 and requests a change that in lieu of issuing any remaining repayment owed to the County (approximately \$115,000, the final amount pending), the Corporation will support the construction of two future affordable single-family homes in Reedley.

IT IS NOW RESOLVED THAT:

1. The Corporation may enter into an amended agreement with the County and execute security and other instruments necessary or required by the County to govern and secure the obligation.
2. The Corporation is further authorized to request amendments, including increases in amounts up to amounts approved by the County, and to execute all documents required by the County to govern and secure these amendments.
3. The Corporation authorizes any two of the following: the Chief Executive Officer, Ashley Hedemann, the President of the Board, Jim Tienken, and the Vice President of the Board, Feleena Sutton, to sign, execute and deliver any documents or instruments in connection with the agreement in the name of and on behalf of the Corporation.

PASSED AND ADOPTED THIS 21st DAY OF November, 20 24.

BY THE FOLLOWING VOTE:

AYES: 8 NAYS: 0 ABSTAIN: 0 ABSENT: 1

CERTIFICATION:

The undersigned, Dale Spence, Secretary (Board Officer name and title),

here before named does hereby attest and certify that the foregoing is a true and full copy of a resolution of the Board of Directors adopted at a duly convened meeting on the dated above-mentioned, which has not been altered, amended, or repealed.