

FORM APPROVED COUNTY COUNSEL
 BY: GREGORY P. PRAMOS DATE: 8/11/16

Departmental Concurrence

**SUBMITTAL TO THE BOARD OF SUPERVISORS
 COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**

508



FROM: Riverside University Health System – Behavioral Health

SUBMITTAL DATE:
 July 26, 2016

SUBJECT: Adopt Resolution No. 2016-172 to Enter into a Participation Agreement of Local Government Special Needs Housing Program (SNHP) with California Housing Finance Agency (CalHFA), (District: ALL) [\$0]

RECOMMENDED MOTION: That the Board of Supervisors:

1. Adopt Resolution No. 2016-172 approving Riverside University Health System – Behavioral Health (RUHS-BH) to enter into an agreement with CalHFA for SNHP;
2. Authorize the Chairman of the Board to sign the Participation Agreement; and
3. Authorize the Director of Behavioral Health to sign future acceptance documents, agreements, and/or subsequent ministerial amendments, and related documents pertaining to the Participation Agreement.

BACKGROUND:

Summary

On August 6, 2007, the State Department of Mental Health (DMH) released the Mental Health Services Act (MHSA) Housing Program guidelines and state-wide planning estimates to provide capital funding for

(Continued on page 2)

SS:TJ

Steve Steinberg
 Steve Steinberg, Director
 Behavioral Health

FINANCIAL DATA	Current Fiscal Year:	Next Fiscal Year:	Total Cost:	Ongoing Cost:	POLICY/CONSENT (per Exec. Office)
COST	\$ 0	\$ 0	\$ 0	\$ 0	Consent <input type="checkbox"/> Policy <input checked="" type="checkbox"/>
NET COUNTY COST	\$ 0	\$ 0	\$ 0	\$ 0	

SOURCE OF FUNDS:	Budget Adjustment: NO
	For Fiscal Year: 16/17

C.E.O. RECOMMENDATION: APPROVE

County Executive Office Signature BY: *Christopher M. Hans*
 Christopher M. Hans

MINUTES OF THE BOARD OF SUPERVISORS

- Positions Added
- Change Order
- A-30
- 4/5 Vote

On motion of Supervisor Tavaglione, seconded by Supervisor Washington and duly carried by unanimous vote, IT WAS ORDERED that the above matter is approved as recommended.

Ayes: Jeffries, Tavaglione, Washington, Benoit and Ashley
 Nays: None
 Absent: None
 Date: September 13, 2016

Kecia Harper-Ihem
 Clerk of the Board,
 By: *Kecia Harper-Ihem*
 Deputy

Prev. Agn. Ref.: RUHS 16/2008, 3-14 District: ALL Agenda Number:

3-34

SUBMITTAL TO THE BOARD OF SUPERVISORS, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA

FORM 11: Adopt Resolution 2016-172 to Enter into a Participation Agreement of Local Government Special Needs Housing Program (SNHP) with California Housing Finance Agency (CalHFA), (District: ALL) [\$0]

DATE: July 26, 2016

PAGE: Page 2 of 2

BACKGROUND (Continued):

Summary

permanent supportive housing for individuals with severe and persistent mental illness. More than \$19 million dollars in funds were allocated to Riverside County specifically for housing.

On January 8, 2008, (3.14) the Board of Supervisors authorized DMH and the CalHFA to jointly administer the County of Riverside Department of Mental Health's MHPA Housing Program funds. These funds, which have been fully dispersed, were used for capital costs and 20-year rent subsidies for one hundred five (105) permanent supportive housing units located in seven (7) affordable housing communities for homeless individuals in Riverside County.

Effective May 31, 2016, the State of California Department of Health Care Services, formerly DMH, issued Information Notice 16-025 indicating the End of Program-Release of Unencumbered Funds Dedicated to the Mental Health Services Act Housing Program. The MHPA Housing Program will no longer approve new MHPA financing commitments.

CalHFA operates SNHP on behalf of jurisdictions throughout California that allows local governments to use MHPA and other local funds to provide financing for the development of permanent supportive rental housing that includes units dedicated for individuals with serious mental illness, and their families, who are homeless or at risk of homelessness. The SNHP does not award funds and RUHS-BH will not be receiving funds from this program. RUHS-BH future participation in the SNHP would depend on contributing its own funds to this program. CalHFA represents RUHS-BH in these transactions and has developed a standard participation agreement that will allow the County of Riverside on behalf of RUHS-BH to participate in SNHP. RUHS-BH will partner with Economic Development Agency to identify permanent supportive housing projects that are consistent with RUHS-BH's MHPA Housing Program plan and approve proposed project applications for submission to CalHFA. Upon approval of each project, RUHS-BH will initiate a cooperative agreement, which will then be submitted to the Board of Supervisors for approval and execution.

RUHS-BH is requesting the Board of Supervisors to approve RUHS-BH to enter into a Participation Agreement with CalHFA for the SNHP; authorize the Chairman of Board to sign the Agreement; and authorize the Director of Behavioral Health to sign future acceptance documents, agreements, and/or subsequent ministerial amendments, and related documents pertaining to the Participation Agreement.

Impact on Citizens and Businesses

These services are a component of Behavioral Health's system of care aimed at improving the health and safety of consumers and the community.

Additional Fiscal Information

At this time, no funds have been provided to the SNHP by Riverside County and there is no commitment of funds to this program for FY16/17. No additional County funds are required.

Attachments

Resolution No. 2016-172

Participation Agreement Local Government Special Needs Housing Program

2
3 RESOLUTION NO. 2016-172

4 **AUTHORIZE THE COUNTY OF RIVERSIDE TO ENTER INTO A LOCAL**
5 **GOVERNMENT SPECIAL NEEDS HOUSING PROGRAM PARTICIPATION AGREEMENT**
6 **DEVELOPED AND ADMINISTERED BY THE CALIFORNIA HOUSING FINANCE AGENCY**
7

8 **WHEREAS**, the California Department of Mental Health (DMH) released the Mental Health
9 Services Act (MHSA) Housing Program guidelines and state-wide planning estimates in 2007 to provide
10 capital funding for permanent supportive housing for individuals with severe and persistent mental illness.

11 **WHEREAS**, the County of Riverside Board of Supervisors authorized DMH and the California
12 Housing Finance Agency (CalHFA) in 2008, to jointly administer the Riverside County Department of
13 Mental Health’s MHSA Housing Program funds.

14 **WHEREAS**, State of California Department of Health Care Services (DHCS), formerly DMH,
15 issued Information Notice 16-025 indicating the End of Program-Release of Unencumbered Funds
16 Dedicated to the Mental Health Services Act Housing Program effective May 31, 2016.

17 **WHEREAS**, CalHFA operates the Local Government Special Needs Housing Program (SNHP)
18 on behalf of jurisdictions throughout California that allows local governments to use MHSA and other
19 local funds to provide financing for the development of permanent supportive rental housing that includes
20 units dedicated for individuals with serious mental illness, and their families, who are homeless or at risk
21 of homelessness.

22 **WHEREAS**, the County of Riverside on behalf of Riverside University Health System-
23 Behavioral Health (RUHS-BH), will enter into a participation agreement for SNHP with CalHFA.

24 **NOW, THEREFORE, BE IT RESOLVED, FOUND, DETERMINED AND ORDERED** by
25 the Board of Supervisors of the County of Riverside, in regular session assembled on

26 09/13/16, does hereby, resolve, find, determine and order as follows:

27
28 Section 1. The recitals set forth herein are correct and true;

Section 2. Approve RUHS-BH to enter into the Participation Agreement with CalHFA;

FORM APPROVED COUNTY COUNSEL
ST. ERIC STARBUCK
8/11/16

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Section 3. Authorize the Chairman of Board of Supervisors to sign the Participation Agreement;

Section 3. The Board of Supervisors authorizes the Director of Behavioral Health to sign any future agreements for SNHP. This authority shall include signature of acceptance documents, agreements, and/or subsequent ministerial amendments, and related documents. Agreements and amendments shall be approved by County Counsel.

Section 4. This Resolution shall take effect immediately upon its adoption by the Board of Supervisors.

ADOPTED, SIGNED AND APPROVED this 13th day of September, 2016 by the Board of Supervisors of the County of Riverside.

ROLL CALL:

Ayes: Jeffries, Tavaglione, Washington, Benoit and Ashley
Nays: None
Absent: None

The foregoing is certified to be a true copy of a resolution duly adopted by said Board of Supervisors on the date therein set forth.

KECIA HARPER-IHEM, Clerk of said Board
By [Signature]
Deputy

WHEN DOCUMENT IS FULLY EXECUTED RETURN

CLERK'S COPY

to Riverside County Clerk of the Board, Stop 1010
Post Office Box 1147, Riverside, Ca 92502-1147
Thank you.

Participation Agreement

Local Government Special Needs Housing Program

This Participation Agreement ("*Agreement*") for the Local Government Special Needs Housing Program ("*SNHP*" or "*Program*") is entered into and effective as of _____, 2016, by and between the County of Riverside ("*Participant*") and the California Housing Finance Agency ("*CalHFA*" or "*Agency*") (each a "*Party*", and collectively the "*Parties*").

RECITALS

A. In 2004, the people of the State of California passed Proposition 63, which established the Mental Health Services Act ("*MHSA*" or the "*Act*"), as subsequently amended. The Act creates the Mental Health Services Fund ("*MHSF*") within the State Treasury for the purposes of funding programs authorized under the Act.

B. Through a joint effort among the State Department of Mental Health (DMH), CalHFA, and the County Mental Health Directors Association, the MHSA housing program was created in 2008 as a limited term program to administer Four Hundred Million and No/100s Dollars (\$400,000,000.00) of MHSA funds set aside to finance permanent supportive housing for individuals with mental illness (the "*MHSA Housing Program*"). With nearly all of the original funding expended or committed, no new financing for housing under the MHSA Housing Program shall be approved after May 30, 2016.

C. Safe, affordable, decent and stable housing is a critical element for wellness, recovery and resiliency for persons with mental illness. The Participant has determined that funds from the MHSF may be used to provide for such housing for persons qualified for services under the Act.

D. CalHFA is the state's affordable housing bank, with expertise in developing and administering real estate lending programs and products benefiting persons of low and moderate income. CalHFA is authorized to enter into contracts to create and administer housing and real estate lending programs for the benefit of other governmental entities in the State of California.

E. This purpose of this Program is to provide an option, subsequent to termination of approvals of new financing under the MHSA Housing Program, for Participants to continue partnering with CalHFA in the development of supportive housing for MHSA-eligible persons, and to more fully utilize MHSA funds for housing purposes.

F. The Participant and CalHFA enter into this Agreement for the purpose of authorizing Participant to provide funding to CalHFA to provide housing development expertise and real estate lending services to the Participant for the construction, rehabilitation, and/or development of housing for persons qualifying for mental health services under the Act.

AGREEMENT

1. Definitions.

“**Act**” is defined in Recital A.

“**Agreement**” means this Participation Agreement

“**Application**” means a Local Government Special Needs Housing Program Application submitted to CalHFA by the Participant and Developer(s).

“**Application Fee**” is defined in Section 4.6.2.

“**Area Median Income**” (“**AMI**”) means the median gross income of the area in which the Development is located as determined by the Secretary of the Treasury of the United States for the purposes of Section 42 of the Internal Revenue Code of 1986, adjusted for family size in accordance with 26 USC 42(g)(2)(c)(ii).

“**Assignment Agreement**” is defined in Section 4.1.

“**Borrower**” means the party, or parties, to whom a Loan is made under this Program.

“**CalHFA**” means the California Housing Finance Agency, a public instrumentality and political subdivision of the State of California.

“**Capitalized Operating Subsidy Reserve** (“**COSR**”)” means a capitalized operating subsidy reserve held by CalHFA to cover deficits in operating expenses attributable to a portion or all of the COSR Regulated Units. The COSR will be subject to the terms of a Capitalized Operating Subsidy Reserve Agreement between the Borrower and CalHFA.

“**Certificate of Occupancy**” means a certificate, or equivalent, issued by a local building department to the Borrower that indicates that the Development has met all local code requirements and is ready for occupancy.

“**Concept Meeting**” is defined in Section 5.1.7.

“**COSR**” is defined in Section 2.8.

“**COSRA**” or “**COSR Agreement**” means the agreement between the Borrower and CalHFA governing the COSR.

“**COSR-Assisted Unit**” is defined in Section 2.8.

“**COSR Servicing Fee**” is defined in Section 4.6.5.

“CTCAC” means the California Tax Credit Allocation Committee, which approves the competitive allocation of state and federal tax credits to eligible developments.

“Developer” means the party selected by a Participant to acquire and renovate or build rental housing that includes rental units reserved for Eligible Clients.

“Development” means a housing development for which funds are provided under this Program.

“Development Proposal” means a financial proposal by a Developer to renovate or construct a rental or shared housing development that will include units reserved for occupancy by Eligible Clients. A Development Proposal includes the site location and environmental concerns, a summary of the proposed unit mix, rents, any income limits, the proposed sources and uses of funds needed to build the Development, operating expense and vacancy projections, and a thirty (30) year cash flow analysis of the Development following issuance of a Certificate of Occupancy.

“Eligible Clients” means a person (including Veterans) who is Homeless or at Risk of Homelessness and who has a mental illness in accordance with California Welfare & Institutions Code Section 5600.3(a) and/or California Welfare & Institutions Code Section 5600.3(b).

“Eligible Development” means a Development eligible for financing under this Program, as described in Section 2.5.

“Final Commitment Letter” means a letter issued by CalHFA to memorialize the terms and conditions relating to the use of Program Funds and conditions relating to a proposed Development and units reserved for Eligible Clients, including: (a) the terms and conditions of the Loan and COSR approval; (b) any reserve requirements; (c) the required Loan lien priority; and (d) any special conditions related to the Development financing or scope of rehabilitation or construction.

“Financial Analysis” means the comparison of the Development’s anticipated sources of funds to the anticipated development costs, and an income and expense analysis based on proposed rents, utility allowances, vacancy assumptions, rental subsidies, operating expenses, debt service. This analysis allows CalHFA to determine the projected COSR funding levels needed to subsidize the MHSA COSR Assisted Units, and any subsidy, operating or replacement reserves needed to ensure the financial viability of the Development over the first twenty (20) – thirty (30) years of operations.

“Homeless or at Risk of Homelessness” means living on the streets or lacking a fixed and regular night-time residence. This includes living in a shelter, motel or other temporary living situation in which the individual has no tenant rights. “At Risk of Homelessness” may be due to one of the following situations: (a) transition age youth exiting the child welfare or juvenile justice systems; (b) discharge from crisis and transitional residential settings, a hospital, including acute psychiatric hospitals, psychiatric health facilities, skilled nursing facilities with a certified special treatment program for the mentally disordered, and mental health rehabilitation centers; (c) release from city or county jails, but not a parolee from state prison; (d) temporary placement in a residential care facility upon discharge from (b) or (c) above; and (e) individuals who have been assessed and are

receiving services from the County Mental Health Department and who have been deemed to be at imminent risk of homelessness, as certified by the County Mental Health Director.

“Loan” means a secured loan financed with Program Funds under the terms of the Program.

“Memorandum of Understanding” or **“MOU”** means an agreement between the developer, the primary service provider(s), the property management company, and the Participant to ensure compliance with the Regulatory Agreement terms and other Development regulatory agreements that may impose income restrictions or more restrictive rent limits on the Regulated Units. The property management agent and the primary service provider may be related entities, provided there is a clear separation of staff and a clear delineation of their separate roles, staffing and responsibilities in the MOU.

“MHSA Housing Program” is defined in Recital B. The MHSA Housing Program is governed by an Interagency Agreement solely between CalHFA and the State Department of Health Care Services (**“DHCS”**) (the successor to DMH), with continuing obligations of CalHFA and DHCS. Housing financed under the MHSA Housing Program remains subject to the terms thereof.

“MHSF” is defined in Recital A.

“Participant” means any local mental health agency, or two local government agencies acting jointly, receiving MHSA funds pursuant to Welfare and Institutions Code Section 5701.5 (9 CCR § 3200.090) and which is a Party to this Agreement.

“Participant Funds” means MHSA or other funds transferred from the Participant to CalHFA for use per the terms of the Program and this Agreement, and may include residual receipt loan payments received by CalHFA for repayment of MHSA Housing Program loans or SNHP Loans that the Participant approves for transfer to CalHFA for use per the terms of the Program and this Agreement.

“Participant’s Account” means an account established at CalHFA for the purpose of holding Participant Funds transferred to CalHFA under the terms of the Program and this Agreement, which may include sub-accounts. The Participant’s Account includes quarterly interest earnings, disencumbered COSR funds, and may include residual receipt loan payments authorized by Participant to be deposited therein.

“Party” and **“Parties”** are defined in the first paragraph of this Agreement.

“Permanent Loan Conversion” means the conversion of construction loans to permanent status, and may include payment in full or part of the principal of a construction loan or the funding of additional loans upon completion of construction. Permanent Loan Conversion may be subject to additional due diligence requirements.

“Primary Service Provider” means the entity responsible for overall implementation and delivery of the supportive services to the Eligible Clients as specified in an Eligible Development’s supportive services plan approved by the Participant.

“Program” or **“SNHP”** shall mean the Local Government Special Needs Housing Program administered by CalHFA in accordance with this Agreement.

“Program Funds” shall mean Participant Funds transferred to CalHFA, plus accrued interest, to be used to finance SNHP Loans or COSR’s for Eligible Developments or such other purposes agreed upon by the Parties.

“Program Participation Fee” or **“PPF”** is defined in Section 4.5.

“Regulated Unit” means a rent and occupancy-restricted bedroom or unit in a Development reserved for Eligible Clients under the Program.

“Regulatory Agreement” means a Development-specific regulatory agreement that restricts occupancy of a specific number of units/bedrooms reserved for Eligible Clients. The Regulatory Agreement shall: (a) identify the number, size (number of bedrooms), and use or occupancy restrictions of the Regulated Units; (b) specify the maximum rents for the regulated units; and (c) be recorded senior to the Loan deed of trust.

“Rental Housing Development” means an apartment building or buildings with five or more apartments. Individual apartments or bedrooms within an apartment may be rented to Eligible Clients as Shared Housing Units. A Rental Housing Development shall not include a Development which is subject to any State of California licensure requirements.

“Servicing” is defined in Section 6.2.

“Servicing Fee” is defined in Section 4.6.5.

“Shared Housing Development” means a residential building having less than five apartments (a single family home, duplex, tri-plex or four-plex), with each bedroom rented to an Eligible Client and is not subject to any State of California licensure requirements. Each bedroom within a Shared Housing Development is a Regulated Unit and considered a **“Shared Housing Unit”**.

“Shared Housing Unit” means a bedroom that is leased to an Eligible Client living in a Shared Housing Development or a Rental Housing Development.

“SNHP” or **“Program”** means the Local Government Special Needs Housing Program developed and administered by CalHFA in accordance with this Agreement.

“Term Sheet” is defined in Section 2.10

“Underwriting Fee” is defined in Section 4.6.3.

“Unit” means: (a) a traditional apartment residence containing at least one (1) bathroom and a kitchen in the case of Rental Housing Developments; or (b) a separate lockable bedroom in the case of Shared Housing Developments, with each bedroom being subject to a separate individual rental agreement.

2. General Program Description

2.1 Purpose. The purpose of the Program is to allow local government recipients of MHSAs funds to partner with and utilize CalHFA's expertise to jointly provide supportive housing and housing assistance for Eligible Clients (and their families). This Program is separate and independent from the MHSAs Housing Program. This Program shall not affect the rights and obligations of any party under the MHSAs Housing Program, and the MHSAs Housing Program shall not affect the rights and obligations of any party under this Program.

2.2 Participant's Role. Eligible Participants include local governments that provide MHSAs and/or other funds (collectively, the "**Program Funds**") to CalHFA for the purpose of providing financial assistance in accordance with this Agreement. Participant shall be responsible for those items listed in Section 3.1.

2.3 Eligible Use of Program Funds. Program Funds may be used to finance capital development loans for the development of new permanent supportive rental housing and to provide operating subsidies for some, or all of the rental housing units reserved for Eligible Clients. Subject to CalHFA approval, and such conditions deemed necessary or advisable by CalHFA, Program Funds may also be used to provide financial assistance to housing developments financed under the MHSAs Housing Program.

2.4 Eligible Borrowers. The Borrower must be legally organized as a single-asset entity, or entity that holds title only to MHSAs or SNHP Developments, or as otherwise approved by Participant.

2.5 Eligible Developments. Eligible Developments include new construction or the acquisition and rehabilitation of a Rental Housing Development or Shared Housing Development to provide new permanent supportive housing for Eligible Clients, which may include occupancy restrictions (including preferences or other restrictions), such as units for seniors, veterans, or transitional aged youth, as determined by Participant. Master leasing is not permitted.

2.6 Loans

2.6.1 Loans shall be fixed at three percent (3%) simple interest (unless otherwise approved by Participant), require annual residual receipt payments (in accordance with the Regulatory Agreement), and have a minimum term of twenty (20) years. Proposed Loans must be sized based on the recommended Loan Limits reflected on the most current Term Sheet, unless otherwise approved by Participant.

2.6.2 Accrued interest and principal payments on Loans will be required on an annual basis, payable from residual receipts (*i.e.*, from fifty percent (50%) of surplus cash after payment of approved operating expenses) to the extent available and in proportion to other residual receipts lenders' loan amounts, as more particularly described in the Regulatory Agreement and Loan documents.

2.6.3 Accrued and unpaid interest and principal shall be due and payable in full upon maturity of the Loan, except as otherwise approved by Participant.

2.6.4 The Loan term shall be coterminous with the term of the Development's shortest residual receipts or deferred loan, except as otherwise approved by Participant.

2.6.5 The Loan shall be secured against the fee interest in the property (or leasehold interest if approved by Participant) in a lien position based on size of the Loan compared to other residual receipt loans or as otherwise approved by Participant.

2.6.6 Predevelopment loans are not permitted under the Program. Loan closing may only occur prior to the start of construction or at Permanent Loan Conversion.

2.7 Regulated Units. A Regulatory Agreement will be recorded and will restrict the Development and the Regulated Units.

2.8 Capitalized Operating Subsidy Reserve. The Participant may elect to provide a capitalized operating subsidy reserve (the "*COSR*") funded with Program Funds to subsidize the rents of some or all of the Regulated Units (the "*COSR-Assisted Units*") by approving a maximum *COSR* as part of the Application.

2.8.1 *COSR* funds shall be held by CalHFA in a Development-specific reserve account subject to the terms of the *COSR* Agreement.

2.8.2 Except as otherwise approved by Participant, the rents for *COSR-Assisted Units* shall not exceed the greater of: (a) thirty percent (30%) of the current SSI/SSP grant amount for a single individual living independently (less CTCAC utility expenses and other mandatory fees); or (b) thirty percent (30%) of total household income (less CTCAC utility expense and other mandatory fees), whichever is higher (up to thirty percent (30%) of thirty percent (30%) of AMI adjusted for family size and determined annually by CTCAC).

2.8.3 CalHFA is responsible for advising the Participant of the continuing need for the *COSR* if a Development receives new operating or rental subsidies for the *COSR-Assisted Units*. If the *COSR* is no longer needed, the *COSR* funds shall be disencumbered and returned to Participant's Account.

2.9 MHSA Housing Program Development Assistance. As a convenience to Participants with housing developments financed under the MHSA Housing Program, CalHFA will permit a Participant to request that Program Funds in Participant's Account be transferred to and used to provide financial assistance for housing developments financed under the MHSA Housing Program. The use of Program Funds for such purpose shall be subject to CalHFA approval and to such conditions deemed necessary or advisable by CalHFA, or as otherwise required under the MHSA Housing Program.

2.9.1 Requests under this Section 2.9 shall be in written form acceptable to CalHFA and signed by an authorized representative of Participant.

2.9.2 Program Funds transferred under this Section 2.9 may be used for any purpose that benefits the development or the MHSA tenants, including without limitation providing additional funds for operating subsidy reserves, paying costs and expenses in connection with ensuring the continued availability of the MHSA units, and protecting or preserving the security interest in the MHSA Housing Program development.

2.9.3 Program Funds transferred to or used for MHSA Housing Program developments shall thereafter be subject to the terms of the MHSA Housing Program.

2.10 Term Sheet. CalHFA shall publish a SNHP Term Sheet (the "*Term Sheet*") on its website (www.calhfa.ca.gov) providing details of the Program, including recommended Loan and COSR limits per Regulated Unit, required Borrower or Developer-paid fees, and reserve requirements. The Term Sheet is subject to change at CalHFA's discretion; Participants will be notified of changes. In the event of a conflict between this Agreement and Term Sheet, the provisions of this Agreement shall control. A Participant may provide its own term sheet to sponsors or developers detailing supplemental Program terms and conditions.

2.11 Lender. Program Funds being used under this Program are being provided by the Participant and are being loaned or otherwise used in accordance with the Participant's direction. All Loan payments, interest, and other income with respect to the Program Funds shall be deposited in the Participant's Account unless otherwise directed by Participant. Because CalHFA shall be underwriting and closing the Loans in accordance with this Agreement, the Loan documents shall be in the name of CalHFA, solely for ease of administration. CalHFA's obligations and responsibilities in this regard shall be limited as prescribed herein.

2.12 Collaborative Effort. As a jointly created and administered Program, the Parties shall continue to work together to address and resolve issues that may arise with respect to the Program or a particular Development.

3. General Responsibilities of the Parties

The general responsibilities of the Parties concerning the operation and implementation of the Program are listed below, subject to any specific requirements provided elsewhere in this Agreement, in statute and/or in regulation.

3.1 Participant Responsibilities. Participant shall be responsible for each of the following general matters with respect to the Program:

3.1.1 The interpretation and implementation of the terms of the Act with respect to matters relating to mental health programs and services contemplated by the Act, including the definition of persons qualifying for services under the Act, as such may affect the Program.

3.1.2 Determination of the qualification for and delivery of the mental health and supportive services under the Program and the Eligible Client population.

3.1.3 All agreements, contracts, consents, public notices, and approvals by or with local agencies, or other entities that may be required by the Act, or otherwise needed to implement the Program.

3.1.4 All matters related to Participant Funds (whether from MHSF or another source) provided to CalHFA for the Program, including approvals that may be required prior to the transfer of any such monies to the possession and control of CalHFA under the Program, and all matters relating to accounting, transfer and distribution of such Program Funds.

3.1.5 Determination of the following: (a) maximum SNHP Loan or COSR amount per Regulated Unit; (b) term of the COSR; (c) unit sizes and bedroom count permitted for Shared Housing occupancy; (d) lien priority of the Loan documents; (e) Loan interest rate, term and repayment requirements; and (f) maximum Regulated Unit rents.

3.1.6 All matters relating to Participant approvals and agreements regarding tenant selection and supportive services to be provided to Eligible Clients residing in Regulated Units, including supportive services plans, staffing ratios and budget appropriations, monitoring and implementation of services plans and tenant mental health outcomes reporting as required by Participant, the State Department of Health Care Services (“*DHCS*”), the County Behavioral Health Directors Association (“*CBHDA*”) or any other oversight committee or agency.

3.1.7 Executing a Memorandum of Understanding (or such other agreement), as Participant deems necessary, with the Borrower, property manager, primary service provider, and providing a copy of such agreement to CalHFA.

3.1.8 Reporting to CalHFA on matters listed in Section 8 of this Agreement.

3.2 CalHFA Responsibilities. CalHFA shall be responsible for each of the following general Program matters:

3.2.1 Development of such lending operations and protocols identified in Section 5.2 or as may be needed to implement the Program, including development of: (a) an Application; (b) specific Loan and COSR approvals; (c) the issuance of Loan commitments; and (d) Loan and COSR documentation, including but not limited to escrow instructions, promissory note, deed of trust, regulatory agreement, and subordination agreements, as applicable.

3.2.2 Representation of Participant in negotiations with developers, borrowers, investors, other lenders, local governments, service providers and property management firms; issuing Loan and COSR commitments; closing Loans, and obtaining title insurance.

3.2.3 Underwriting the Development Proposal, including preparation of a Financial Analysis to determine the anticipated COSR needed to subsidize the COSR-Assisted Units for the term requested by Participant.

3.2.4 All matters related to the handling, investment and disbursement of Program Funds provided to CalHFA.

3.2.5 Reporting to Participant on matters listed in Section 7.

3.2.6 The Servicing responsibilities described in Section 6.2.

4. Financial Provisions

4.1 Participant shall obtain all consents, approvals or agreements necessary to transfer Program Funds to CalHFA for purposes of operating the Program. Transfers of such monies shall be made pursuant to a written assignment agreement (the "*Assignment Agreement*") submitted to and accepted by CalHFA.

4.2 Participant's assigned Program Funds shall be transferred to, and deposited with, CalHFA and held in the Participant's Account.

4.3 All monies transferred to CalHFA shall be considered expended for their intended purpose upon the date of receipt by CalHFA.

4.4 During the term of this Agreement, CalHFA shall have control of, and shall administer, all Program Funds on behalf of Participant. These funds shall be held by CalHFA for the exclusive purposes of the Program. Program Funds held by CalHFA shall be considered assets of CalHFA until such time as transferred to a Development or returned to Participant. CalHFA shall be responsible for the investment of all Program Funds. Interest earnings upon such investments shall be added to the Participant's Account for the purposes of the Program.

4.5 Participant shall pay CalHFA a program participation fee equal to five percent (5%) of the amount of Program Funds transferred from the Participant to CalHFA (the "*Program Participation Fee*" or "*PPF*"). The PPF is due and payable upon receipt of Program Funds and shall be deducted from the Program Funds by CalHFA upon receipt, prior to deposit of the balance of the Program Funds into the Participant's Account. Notwithstanding the foregoing, Participant may transfer funds to CalHFA from the following sources subject to a reduced fee of three percent (3%) of the amount transferred: (a) any existing unencumbered funds from Participant's MHSA Housing Program account, until September 30, 2016; and (b) any COSR funds committed, or loan funds committed, to Participant's developments under the MHSA Housing Program that become disencumbered.

4.6 Developer or Borrower shall pay Project-Related Fees as listed in the Term Sheet, and as follows:

4.6.1 Participant Application Fee. Participant may, at its option, charge the Borrower a fee of up to one percent (1%) of the sum of all Program Funds provided to a Development (the "*Participant Application Fee*"). Such fee shall be due and payable to CalHFA at Loan closing and shall be paid from a source other than Program Funds. Upon receipt by CalHFA, this fee shall be deposited into the Participant's Account and held by CalHFA for eligible Program purposes, unless otherwise directed by Participant.

4.6.2 SNHP Application Fee. A non-refundable fee payable to CalHFA in the amount listed in the Term Sheet (the "**Application Fee**"). Such fee shall be due and payable with the submittal of an Application. The Application Fee shall be credited towards the Underwriting Fee.

4.6.3 CalHFA Underwriting Fee. A non-refundable fee payable to CalHFA at Loan closing equal to one percent (1%) of the sum of all Program Funds provided to a Development (the "**Underwriting Fee**"), less the Application Fee.

4.6.4 Escrow/Closing Fees. CalHFA may charge reasonable escrow and loan closing or disbursement administration fees to Borrower through escrow.

4.6.5 Servicing Fee and COSR Servicing Fee. Borrower shall pay CalHFA an annual servicing fee (the "**Servicing Fee**") for so long as CalHFA is providing Servicing for a Development, and Borrower shall pay CalHFA an annual COSR servicing fee (the "**COSR Servicing Fee**") for so long as a COSR exists and CalHFA is providing Servicing. For a Development of five or more rental units the Servicing Fee shall be Seven Thousand Five Hundred and No/100s Dollars (\$7,500.00) and the COSR Servicing Fee shall be Five Thousand and No/100s Dollars (\$5,000.00). For a Development of one to four rental units the Servicing Fee shall be Two Thousand Five Hundred and No/100s Dollars (\$2,500.00) and the COSR Servicing Fee shall be Five Thousand and No/100s Dollars (\$5,000.00). The Servicing Fee and COSR Servicing Fee may be increased, in CalHFA's sole discretion, as necessary to cover CalHFA's costs upon a refinancing, restructuring, or other event requiring changes to the Loan documents. The Servicing Fee and COSR Servicing Fee shall be described in the Regulatory Agreement, shall be approved Development operating expenses, and shall be paid in advance annually from Development income. Failure to pay the Servicing Fee or COSR Servicing Fee shall be considered an event of default under the Development loan documents.

4.7 Other Costs/Responsibilities

4.7.1 Participant shall be responsible for and shall pay the cost of any litigation, action or proceeding relating to: (a) the consistency of the Program with the terms of the Act or other provision of applicable law; (b) the authority of Participant to implement the Program or the validity, legality, applicability or interpretation of any regulation or programmatic requirement of Participant with respect to the Program; (c) the allocation, reallocation, distribution, return or transfer of Program Funds by Participant in connection with the Program; (d) the legal challenge concerning the legality of any use or occupancy restriction associated with the Program or Regulated Units; and (e) any other matters related to the terms or requirements of the Act as it may affect the Program. Participant shall indemnify, defend and hold harmless CalHFA, its officers, agents and employees for any and all claims and costs with respect to the above.

4.7.2 Participant shall be responsible for and shall pay for costs associated with enforcement of Development Loan documents, and for services outside the scope of this Agreement, as more fully described in Section 6.1.7. Such costs may be paid from Participant's Account upon Participant's approval.

4.7.3 CalHFA shall be responsible for and shall pay for costs related to actions due to CalHFA's gross negligence or willful misconduct in processing Program Loans or COSR.

4.7.4 If Program Funds in the Participant's Account are insufficient to make loans or otherwise pay any fees or costs payable therefrom, CalHFA shall have no obligation to contribute or advance any CalHFA funds to such accounts, nor shall CalHFA be required to take any action which would have been otherwise required if such funds were available.

5. Relationship of the Parties in the Application and Development Process

5.1 Participant shall be responsible for the following:

5.1.1 Completing a local review process to determine eligible Developments to receive Program Funds, including: (a) selecting the Developments to receive SNHP Funds, which assumes Participant acceptance of the development team (including the developer(s), property management firm and service provider if other than Participant); (b) approving the location of the Development; (c) identifying the number and size of Regulated Units (bedroom count), and any use or occupancy restrictions; (d) identifying the maximum rent; and (e) selecting the supportive services provider;

5.1.2 Seeking and obtaining all required Program Funds local approvals before executing and submitting the Application to CalHFA;

5.1.3 Preparing and submitting, jointly with the Borrower, an Application for CalHFA underwriting to include: (a) the maximum SNHP Loan being offered; (b) the number of Regulated Units and their maximum rent (not to exceed 30% of 30% AMI); (c) if applicable, the number of COSR Assisted Units, the maximum COSR funding available, and the maximum COSR subsidy term for the COSR-Assisted Units; and (d) any use or occupancy restrictions on the Regulated Units or unit sizes;

5.1.4 Developing and obtaining any required local approvals for each Development's supportive services plan, and annual budget and staffing required to ensure adequate supportive services are provided to the tenants in Regulated Units for the life of the Program Loan;

5.1.5 Developing a tenant selection plan for each Development, and ensuring compliance with all local, state and federal fair housing laws;

5.1.6 If desired, requiring Borrower to provide a purchase appraisal or real estate value analysis for CalHFA review, since the Program imposes no loan-to-value constraints;

5.1.7 Participating in CalHFA-required concept meetings for each Development, which shall include, as applicable, the developer(s), property manager, service provider(s), other lenders, and the investor (the "*Concept Meeting*"). The Concept Meeting provides an overview of the Development Proposal, including the Eligible Client supportive

service needs, the experience of the property manager and primary service provider, and proximity to other resident service needs;

5.1.8 Reviewing CalHFA's recommended Loan and COSR amounts for each Development, and providing written acceptance or alternative amounts;

5.1.9 Prior to occupancy of a Development and release of the first COSR draw (if applicable), Participant shall provide to CalHFA the approved supportive services plan;

5.1.10 Participant shall be responsible for coordinating with Borrowers and property managers to ensure adequate numbers of Eligible Clients are referred to Developments to fill vacancies in a timely manner; and

5.1.11 To ensure the financial success of each Development, Participant shall ensure that the MOU for each Development identifies which party is responsible for working with Eligible Clients to assist them in getting qualified for SSI or assists Borrower in locating alternative subsidies to cover the Eligible Client's minimum required rent payment. Participant shall provide a copy of the MOU to CalHFA.

5.2 CalHFA Responsibilities

5.2.1 CalHFA will review complete Applications and recommend and approve Loans and COSR amounts.

5.2.2 CalHFA will coordinate with Applicants to schedule a Concept Meeting, which shall typically be held within thirty (30) days of receipt of a complete Application.

5.2.3 CalHFA will underwrite each Development Proposal and recommend to Participant the maximum Loan and minimum COSR's needed to subsidize all or a portion of the Regulated Units for a minimum of seventeen (17) years. CalHFA will also advise the Participant of any supplemental regulatory provisions or income restrictions imposed by other lenders or CTCAC that would potentially affect the rents, or impose income restrictions on the Regulated Units.

5.2.4 Following receipt of Participant's approval of a final Loan amount and COSR for a Development, CalHFA will issue an approval that authorizes the encumbrance of Participant Funds for the Development.

5.2.5 Following CalHFA approval and the Development's receipt of a CTCAC allocation (if applicable), CalHFA will issue a Final Commitment Letter.

5.2.6 Following receipt of the required Loan closing checklist items, as posted on the CalHFA website, CalHFA will close the Loan, release any approved draws and fund the COSR from the Participant's Account. The COSR funds will be held by CalHFA in a Development-specific account along with any Development-specific reserve accounts funded by the Borrower and held by CalHFA.

5.2.7 CalHFA will monitor the rehabilitation and construction of each Development, as necessary. Borrower shall be responsible for costs of any reports and inspections, which shall be paid prior to Loan closing and held by CalHFA.

5.2.8 CalHFA will participate in the Permanent Loan Conversion and require Borrower to submit all appropriate documentation.

6. Relationship of the Parties After Completion of Loan Transaction

The Parties shall have the following responsibilities after the completion of the Loan transaction, which shall be deemed to be the latest of Loan closing, Development completion and stabilized occupancy, or Permanent Loan Conversion, as applicable.

6.1 Participant Responsibilities

6.1.1 Providing mental health supportive services to the tenants of the Regulated Units. Participant shall also ensure that each Development has an acceptable supportive services plan, and that any modifications to the supportive services plan are appropriate to meet the needs of Eligible Clients and the Development(s);

6.1.2 Approving any modifications or amendments to the supportive services plan and providing a copy to CalHFA;

6.1.3 Monitoring outcome reporting data collection and compilation, as it deems necessary in order to meet all local and state MHSA reporting requirements, as applicable, and providing such information to local and state entities, if required;

6.1.4 Providing financial and other information as requested by CalHFA with respect to the Program or Development(s);

6.1.5 Coordinating with Borrowers and Development property managers to ensure adequate numbers of Eligible Clients are referred to Developments to fill vacancies in a timely manner;

6.1.6 Coordinating with the MOU parties to monitor the Development to ensure the MOU requirements are met;

6.1.7 Additional services beyond those specified in Section 6.2, including without limitation: (a) specific enforcement; (b) judicial or non-judicial foreclosure; (c) receivership; (d) legal fees; (e) Loan document changes related to a default, or potential default, under the Loan documents; (f) title insurance claims; and (g) advancement of funds to pay insurance and taxes (or as otherwise necessary to preserve the security interest in the Development) shall be the responsibility of Participant, including all associated costs. CalHFA will advise Participant with respect to real estate lending issues related to the foregoing. Subject to a separate agreement between the Parties, CalHFA may agree to assist Participant with the foregoing. Such costs may be paid from Participant's Account upon Participant's approval; and

6.1.8 Advising CalHFA of changes, or proposed changes, to: (a) Eligible Client populations; (b) the number of Regulated Units, and use or occupancy restrictions; (c) the number of COSR-Assisted Units; (d) the Regulated Unit rents; (e) the Loan documents, such as related to a default or potential default under the Loan documents; and (e) other changes to a Development.

6.2 CalHFA Responsibilities. CalHFA shall provide the asset management services described below ("**Servicing**") for Participant's SNHP Loans, subject to the Servicing Fee and COSR Servicing Fee described in Section 4.6.5. The Servicing shall include the following:

6.2.1 Review and approval of the following required Borrower submittals (which Borrower must also submit to Participant), including: (a) annual SNHP self-certification Development report(s); (b) evidence of property and liability insurance; (c) Regulated Unit rent rolls and proposed rent increases; (d) current local Housing Authority utility allowances by unit size; (e) proposed line item operating budget; (f) evidence of rental subsidies; (g) annual Development audits showing actual rents and operating costs for the prior year; and (h) COSR draw requests;

6.2.2 Hold, control and approve disbursements of Development reserve accounts and COSR, as applicable;

6.2.3 Determine appropriate investment vehicles for the Agency-held Program Funds and deposit interest earnings into the applicable Participant or Development account;

6.2.4 Perform periodic reviews regarding the adequacy, use, disbursements, and need for COSR on any given Development, and annually provide the results of such reviews to Participant. Subject to Participant consent, the COSR may be reduced or eliminated and the funds reallocated as directed by Participant;

6.2.5 Perform inspections and prepare physical inspection reports biennially or as deemed necessary by CalHFA, and provide copies to Participant if requested;

6.2.6 Provide concurrently to Participant and the Borrower any statutory notices of default under the Loan documents;

6.2.7 Accept SNHP Loan or other payments from a Borrower or Development and disburse such funds at least annually to Participant. If instructed by Participant in writing, CalHFA may transfer such payments or other income to Participant's Account, subject to the Program Participation Fee;

6.2.8 Failure to pay the Servicing Fee or COSR Servicing Fee shall be considered an event of default under the Development loan documents. If the Borrower fails to pay the Servicing Fee or COSR Servicing Fee, CalHFA may, at its option: (a) deduct the fees from any CalHFA-held Development reserve account, and withhold future COSR disbursements

(if applicable) until payment is received; or (b) deduct the fee from the Participant's Account following Participant notification;

6.2.9 Subject to an additional fee to be paid by Borrower, as necessary to cover CalHFA's costs as determined by CalHFA, CalHFA may agree to provide certain other administrative services in connection with the SNHP Loan, such as processing requests for approval of Borrower organizational changes, transfers of the Development or other ownership changes, and substitution of property management firms; and

6.2.10 Subject to a separate agreement between the Parties if deemed necessary by CalHFA, CalHFA may agree to assist Participant with the services described in Section 6.1.7, as well as transactions related to refinancing, restructuring, or other changes to the Loan documents, Development or Borrower. Costs for such services will not exceed the amount necessary to cover CalHFA's costs as determined by CalHFA and may be paid from Participant's Account upon Participant's approval.

7. CalHFA Reporting Requirements

7.1 CalHFA shall keep such books and records of the operation of the Program and the Developments, pursuant to common accounting principles, practices and state laws.

7.2 CalHFA shall prepare annual reports to Participant that include key results and funding for the costs associated with Participant Developments. CalHFA shall provide such reports to Participant no later than March 31st of each year.

7.3 Commencing in 2017 and each fiscal year thereafter, CalHFA shall provide to Participant an accounting of Program Funds to include: (a) the amount of funds held by CalHFA at the beginning of the reporting term; (b) the amount of new funds received from Participant; (c) the amount of funds received from Loan repayments or unused COSR deposits to the Participant's Account; (d) the amount of interest earned on Program Funds by date posted; (e) the amount in the Participant's Account at the end of the reporting term; and (e) a report on the total amount of committed and uncommitted Participant Funds by Development.

8. Participant Reporting Requirements

8.1 Participant shall report to CalHFA by May 1st of each calendar year the anticipated amount of new Program Funds that will be assigned to CalHFA after July 1st of the same calendar year for Program purposes during the fiscal year commencing July 1st. Transfers of Program Funds may be made periodically, subject to an Assignment Agreement submitted to and accepted by CalHFA.

8.2 Participant shall provide all reports and other information to such parties as may be required under the Act, or as requested by CalHFA from time to time.

9. Return of Program Funds

Participant may request the return of any unencumbered Program Funds remaining in Participant's Account by providing sixty (60) days written notice to CalHFA.

10. Miscellaneous

10.1 No Third Party Beneficiaries. This Agreement is for the exclusive benefit of the parties hereto and no rights of third party beneficiaries are created herein. This Agreement shall not benefit or create any implied or expressed rights of any third person or entity, including but not limited to the California Department of Health Care Services, the Borrower, Development sponsor, Development owner, service provider, or any tenant or applicant for tenancy of a Development.

10.2 Entirety, Amendments, Construction. This Agreement supersedes any and all other agreements, oral or in writing, between the parties hereto with respect to the subject matter hereof and contains all of the covenants and agreements between the parties with respect thereto. Each Party to this Agreement acknowledges that no representations, inducements, promises, or agreements, orally or otherwise, have been made by any Party, or anyone acting on behalf of any Party, which are not embodied or referred to herein, and that no other agreement, statement, or promise not contained or referred to in this Agreement shall be valid or binding. No amendment or modification of the provisions of this Agreement shall be valid unless made in writing and signed by the parties hereto. This Agreement shall not be construed as if it had been prepared by one of the parties, but rather as if both of the parties had prepared it.

10.3 Survival. The terms, conditions, and warranties contained in the Agreement that by their sense and context are intended to survive the performance hereof by the parties hereunder shall so survive the termination of the Agreement, whether by completion of the performance, cancellation, or otherwise.

10.4 Potential Conflict of Interest. If, in addition to a Loan pursuant to this Agreement, CalHFA provides a separate loan secured by a Development, it may create a perceived or actual conflict of interest. Participant hereby waives any such conflict of interest and agrees to execute any additional document as deemed reasonable or necessary by CalHFA. By executing this Agreement, Participant and CalHFA agree that CalHFA is not assuming any obligations beyond those required under California law applicable to senior lenders, unless expressly set forth herein.

11. Termination

11.1 Either Party may terminate this Agreement with or without cause by providing sixty (60) days' written notice to the other Party. However, any Developments with approved/encumbered SNHP Program Funds shall continue to be processed by CalHFA. Upon termination of this Agreement: (a) CalHFA's authority to lend Participant Funds under the Program shall cease; (b) CalHFA shall retain responsibility for the Servicing for Developments for which it is providing such services, subject to Section 11.2; (c) all

uncommitted/unencumbered Program Funds held by CalHFA shall be returned to Participant; and (d) all future funds received from a Development, including payments, interest earned, and other income, shall be returned to Participant or transferred in accordance with Participant's written instructions. Upon termination of this Agreement, Participant's responsibilities under Sections 3.1, 4.7.1, and 4.7.2 and any responsibilities with respect to existing Developments shall remain in full force and effect.

11.2 Termination of Servicing

11.2.1 Participant may terminate CalHFA as the Servicer for all, but not less than all, of Participant's Developments under the Program by providing CalHFA with one hundred eighty (180) days written notice. Upon such termination, CalHFA shall assign and Participant shall assume all Loans in accordance with Section 12, and CalHFA shall transfer to Participant all files and records related to the Developments, after which CalHFA shall have no further responsibilities and obligations with respect to the Developments.

11.2.2 CalHFA may terminate Servicing for one or more of Participant's Developments under the Program by providing Participant with one hundred and eighty (180) days written notice if: (a) Participant breaches any provision of this Agreement and such breach is not cured within sixty (60) days; (b) CalHFA no longer has adequate staff to provide such services; or (c) Borrower is in default under the SNHP Loan and such default has not been cured within one hundred and eighty (180) days. Upon such termination, CalHFA shall assign and Participant shall assume such Loan(s) in accordance with Section 12, and CalHFA shall transfer to Participant all files and records related to the Development(s), after which CalHFA shall have no further responsibilities and obligations with respect to the Developments.

12. Assignments of Program Loans

In addition to any other assignment provision hereunder, if with respect to a particular Development Participant does not meet its obligations under the Agreement, or otherwise breaches the terms of this Agreement, CalHFA may assign, and Participant agrees to assume, the Loan and all related Development loan documents and associated responsibilities and obligations (including the Servicing). Upon any assignment of a Loan under this Agreement, CalHFA's responsibilities and obligations with respect to such Loan and Development shall cease. The Parties agree to take such steps as necessary to effect such assignment.

13. Notice

Any notice, tender, or delivery to be given hereunder by either Party to the other may be effected by personal delivery, in writing, by facsimile transmission, by e-mail or by mail, postage prepaid, and shall be deemed communicated as of the date of actual receipt. Mailed notices shall be addressed as set forth below, but each Party may change its address by written notice in accordance with this paragraph.

Participant Contact Information

Thomas J. Peterson
Senior Public Information Specialist
Riverside University Health System –
Behavioral Health
4095 County Circle Drive
Riverside, California 92501

CalHFA Contact Information

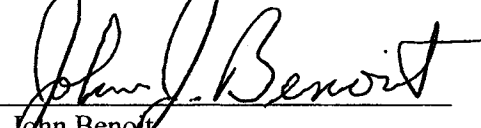
Housing Finance Chief – Multifamily Programs
California Housing Finance Agency
500 Capitol Mall, Suite 1400, MS 1420
Sacramento, California 95814

With copy to:
General Counsel
California Housing Finance Agency
500 Capital Mall, Suite 1400, MS 1440
Sacramento, California 95814

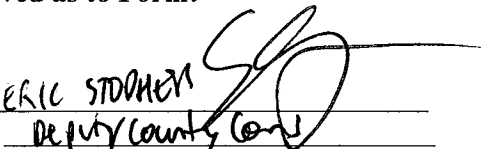
WHEREFORE, the parties hereto have executed this Agreement as of the date set forth above, and by their signatures acknowledge their understanding of and agreement to all of its provisions.

Participant

COUNTY OF RIVERSIDE

By: 
Name: John Benoit
Title: Chairman of the Board of Supervisors

Approved as to Form:

By: 
Name: Deputy County Clerk
Title: _____

CalHFA

CALIFORNIA HOUSING FINANCE
AGENCY, a public instrumentality and
political subdivision of the State of
California

By: _____
Name: _____
Title: _____

ATTEST:

KECIA HARPER-IHEM, Clerk

By: 
DEPUTY