

The County of Yuba

Community Development & Services Agency

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May 16, 2012

REQUEST FOR INFORMATION NO. 1

RE: Request for Proposal – Real Estate Services for Neighborhood Stabilization Program Three

1. How has the current NSP1 program been working out and what are the lessons learned?
Not Available.
2. Is it acceptable that only professional services (broker, appraiser, title/escrow) have E&O insurance?
The organization the County will enter into agreement with under contract must have errors and omissions insurance coverage.
3. How does the County expect property identifications, assessments, recommendations, and other requests to be presented?
Informal via e-mail or phone. Written BPO's may be requested for more detailed analysis.
4. How has the County been locating eligible homes so far? Has this process included the use of the National Community Stabilization Trusts (NCST) "First Look" Program?
Typically MLS. We have accessed "First Look" with minimal results.
5. The NSP3 program is more targeted than NSP1. Which areas/neighborhoods have been specifically targeted by Yuba County? What are the specific census tracts?
HCD selected the target area for NSP 3. The target area is approximately: East of Highway 70, South of Hammonton-Smartsville Road, West of Griffith Avenue, North of Erle Road. The NSP3 boundaries do not follow a census tract boundary. The target area is located within census tract 0430.00.
6. Is an onsite walk-thru and/or preliminary assessment of the rehabilitation scope of work typically conducted prior to initial acquisition and if so, would someone present from the County?
A preliminary assessment of the rehabilitation scope of work is conducted prior to initial acquisition with County staff present.
7. Will the County be holding title to these properties?
Yes, County will hold title up to resale.

8. What does “third party” mean in relation to the written review of the acquisition appraisal?

§ 49 CFR Part 24.104 Review of appraisals.

The Agency shall have an appraisal review process and, at a minimum:

(a) A qualified review appraiser (see §24.103(d)(1) and appendix A, §24.104) shall examine the presentation and analysis of market information in all appraisals to assure that they meet the definition of appraisal found in 49 CFR 24.2(a)(3), appraisal requirements found in 49 CFR 24.103 and other applicable requirements, including, to the extent appropriate, the UASFLA, and support the appraiser's opinion of value. The level of review analysis depends on the complexity of the appraisal problem. As needed, the review appraiser shall, prior to acceptance, seek necessary corrections or revisions. The review appraiser shall identify each appraisal report as recommended (as the basis for the establishment of the amount believed to be just compensation), accepted (meets all requirements, but not selected as recommended or approved), or not accepted. If authorized by the Agency to do so, the staff review appraiser shall also approve the appraisal (as the basis for the establishment of the amount believed to be just compensation), and, if also authorized to do so, develop and report the amount believed to be just compensation. (See appendix A, §24.104(a).)

(b) If the review appraiser is unable to recommend (or approve) an appraisal as an adequate basis for the establishment of the offer of just compensation, and it is determined by the acquiring Agency that it is not practical to obtain an additional appraisal, the review appraiser may, as part of the review, present and analyze market information in conformance with §24.103 to support a recommended (or approved) value. (See appendix A, §24.104(b).)

(c) The review appraiser shall prepare a written report that identifies the appraisal reports reviewed and documents the findings and conclusions arrived at during the review of the appraisal(s). Any damages or benefits to any remaining property shall be identified in the review appraiser's report. The review appraiser shall also prepare a signed certification that states the parameters of the review. The certification shall state the approved value, and, if the review appraiser is authorized to do so, the amount believed to be just compensation for the acquisition. (See appendix A, §24.104(c).)

9. How are inspections handled before, during and after rehabilitations? Will County code enforcement or building inspectors be used?

County building inspectors are used for permitting and scope compliance during rehabilitation. Two inspectors are used for each home to separate the permitting from the rehabilitation work.

10. Who maintains properties during rehabilitation?

The real estate services contained in the RFP require landscaping maintenance services directed by the program team. The County establishes and directly pays electric, gas, sewer, and water. Requests to the program team may include support to assist with utility set up services. Nonroutine maintenance (i.e. vandalism) may also require program team support.

11. Are rehabs subject to California prevailing wage?
No. NSP contains an exemption to prevailing wage for single family units. The County will only target single family units.
12. Does the County have established construction standards for NSP-rehabilitated homes?
The County has a basic scope of work for evaluation on each rehabilitation project. Every rehabilitation is treated as an individual project with a unique scope of work.
13. Are standard progress/appraisal report forms used?
The County does not currently use a standard progress/appraisal report. The appraisals must meet the scope of work identified in Exhibit B in the RFP.
14. What is the County’s time frame in responding to properties submitted for acquisition?
One business day
15. How quickly will the County be able to provide signed offers?
One business day. Signatures are provided as quickly as possible.
16. According to the HUD website, the average median income for 2012 in Yuba County and Yuba City MSA is \$59,400. Is this the same figure the County will be using for NSP3?
NSP 3 income limit is 80% of median income adjusted by household size. According to HUD and HCD, the 2012 NSP3 income limits are:

Household Size	1	2	3	4	5	6	7	8
Income Limit	33,250	38,000	42,750	47,500	51,300	55,100	58,900	62,700

17. How are potential home buyer reviews handled? Are there County specific requirements other than average median income? Does the County have a preferred lender or do potential buyers typically provide their own? What is included in a typical deed restriction upon resale? Has the county developed “standard” disclosure procedures to protect them, as well as disclosure of reports and scope of work that was performed? Who at the County would we be working with?
Potential NSP home purchasers must qualify for the program through an application process. Income and employment verification, tax returns, bank statements, and most documents required for typical loan are included. The County does not have a preferred lender. The County requires NSP buyers seek out their own financing with a lender of their choice. The County has a standard deed restriction used for all NSP buyers that is recorded on the property. Disclosure is handled with a standard homebuyer agreement between the buyer and the County. The title company is responsible for obtaining signature on the deed restriction and homebuyer agreement after the County prepares the documents.
18. Does the County have an established homebuyer list and/or buyer education program?
The County maintains an interested homebuyer list plus a list of NSP qualified buyers. The County directs buyers to NeighborWorks in Sacramento for homebuyer education. CRLA has also assisted with homebuyer education.

19. Who does the County currently work with for title and escrow?
NSP 1 title and escrow is handled by North State Title in Yuba City.
20. In the Scope of Work on page 2, the words ‘coordinate’ and ‘provide’ are used at several occasions. Is the respondent to infer that cases where the word ‘provide’ is used meaning that the contractor should be able to provide these services directly, or would a third party provider suffice (ie LBP inspections, pest inspections, appraisals, etc)?
The organization the County will enter into agreement with under contract is responsible for the full scope of services. Third party providers are appropriate to provide the range of services directed by the contracted organization.
21. Is the contractor acquiring these properties on behalf of the county or is the county acquiring these properties directly?
The County will acquire these properties directly with the assistance of a professional realtor per the scope of work. The County will hold title.
22. Lastly, can you provide any guidance into what the fee structure should look like? Should it be commission based? Fee for Service? Or should the respondent use the NSP guidebook for reference?
The proposed fee structure is determined by the RFP respondent.
23. What is the reimbursement timeline for pass through costs?
The County processes invoices weekly with checks typically received two weeks after processing.