

Saint Joseph Community Land Trust, Inc.

PROGRAMS PLAN

Initial Adoption August 1, 2018
Resolution No. 60/2018-01



PROGRAMS PLAN

Saint Joseph Community Land Trust, Inc.

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ADOPTION AND AMENDMENTS

<u>No.</u>	<u>Date</u>	<u>Description</u>	<u>Resolution Number</u>
1.	May 21, 2004	Adoption of Housing and Land Trust Programs Plan as described in the FY 2003-2004 Program of Work, and subsequent amendments.	23/2004-01
2.	August 1, 2018	Initial Plan Adoption of the Programs Plan, including: (1) Introduction, (2) Essential Homeownership Skills Program, (3) Identity Theft and Fraud Avoidance Program, (4) Financial Fitness Program, (5) Employer-Assisted Shared Equity Homes Program, (6) Motel to Housing Loans Program, (7) Member's Emergency Loans Program, (8) Developed Properties Environmental Stewardship Program, (9) Open Space Properties Environmental Stewardship Program, (10) Implementation Element, and (11) Terms and Abbreviations. The Programs Plan replaces all previous Housing and Land Trust Programs Plan documents and related amendments.	61/2018-01
3.	October 2, 2019	Adoption of Resolution adding the Revolving Acquisition and Predevelopment Fund to provide funds for acquisition or predevelopment expenses related to Saint Joseph Community Land Trust housing projects	64/2019-02
4.	<i>May 14, 2020</i>	<i>Adoption of Resolution amending title and adding text of AFFORDABLE WORKFORCE OWNERSHIP HOUSING EXPANSION PROGRAM and adding new TAHOE (Tahoe Affordable Home Ownership Enabling) PROGRAM</i>	74/2020-10
5.	May 17, 2023	Board approval of amendments to convert Revolving Loan Programs to Grant Program	
6.	September 20, 2023	Board establishment of Ownership Program Reserve Fund	

INTRODUCTION

PURPOSE

This Programs Plan implements Article I.B of the Saint Joseph Community Land Trust Bylaws, which requires adoption of a Housing and Land Trust Programs Plan to realize the purpose of the nonprofit corporation. This Programs Plan satisfies the requirements of the Bylaws.

The Board of Directors may amend this Plan from time to time to address the changing needs of the Corporation's members and residents of the Service Area. Saint Joseph Community Land Trust may enter into joint ventures with other nonprofit or profitable organizations if the participation furthers the purpose of the Corporation as defined in the Bylaws and this Plan.

OVERVIEW OF PROGRAMS

This Programs Plan is divided into the following program areas:

- Education programs that are designed to teach basic life skill and homeowner information
- Housing and land tenure programs that describe affordable land ownership strategies common to community land trusts across the United States
- Grant programs to meet certain emergency needs for Saint Joseph Community Land Trust members and Lake Tahoe community members at large
- Environmental stewardship programs that contain land management practices that respect the natural environment, and
- Implementation strategies to implement and ensure the success of the plan

A glossary of terms and abbreviations used in this Plan is located at the end of the document.

EQUAL HOUSING OPPORTUNITY POLICY

Saint Joseph Community Land Trust follows Catholic social teaching and believes that everyone deserves a decent and safe home that is respectful to the dignity of its residents. We provide housing on an equal opportunity basis regardless of race, color, religion, sex, familial status, disability and/or national origin.



EDUCATION PROGRAMS

- Financial Fitness Program
- Essential Homeownership Skills Program
- Identity Theft and Fraud Avoidance Program

FINANCIAL FITNESS PROGRAM

Purpose: The Financial Fitness Education Program gives an overview of banking and financial systems in the United States and touches on essential banking and personal financial matters not commonly discussed or studied in public education. This training program provides basic information useful to prospective homebuyers and renters alike to build wealth and avoid common financial investment pitfalls.

The main objectives of the program are to:

- How to open and maintain a bank account
- How to set financial goals
- Describe the steps to establish a spending plan
- Identify spending plan tools
- Describe the implications of good and bad credit scores
- Identify ways to build and repair credit history, and
- How to identify credit repair scams

Funding: This program is supported by the SJCLT Education Fund. Financial institutions, employers, and others may also sponsor or contribute to this program. SJCLT may request reimbursement of certain program expenses such as reproduction costs for materials and handouts, and room rental from program attendees, but this reimbursement is voluntary.

Policies and Implementation:

1. Only qualified individuals with relevant work experience or training shall teach this program.
2. Training sessions shall be advertised to SJCLT members and others at least two weeks prior to a session date.
3. Training sessions shall be held in a comfortable setting with appropriate audiovisual support.
4. A brief overview of SJCLT and its mission shall be given at each training session and participants shall be given an opportunity to join SJCLT as new members.
5. This program shall be offered at least once annually, but only if included in the annual work program and budget for SJCLT.



ESSENTIAL HOMEOWNERSHIP SKILLS PROGRAM

Purpose: The Essential Homeownership Skills education program gives an overview of the skills needed for successful homeownership.

The main objectives of the program are to:

- Describe how to manage money
- How to decipher credit and credit scores
- Decide homeownership readiness
- How to apply for a homeowner loan
- Identify key steps in shopping for a home
- Describe ways to keep a home

Funding: This program is supported by the SJCLT Education Fund. Financial institutions, employers, and others may also sponsor or contribute to this program. SJCLT may request reimbursement of certain program expenses such as reproduction costs for materials and handouts, and room rental from program attendees, but this reimbursement is voluntary.

Policies and Implementation:

1. Only qualified individuals with relevant work experience or training shall teach this program.
2. Training sessions shall be advertised to SJCLT members and others at least two weeks prior to a session date.
3. Training sessions shall be held in a comfortable setting with appropriate audiovisual support.
4. A brief overview of SJCLT and its mission shall be given at each training session and participants shall be given an opportunity to join SJCLT as new members.

Third party Homebuyer Education Courses

Hud-approved Homebuyer Education courses such as the Framework online Homebuyer Education course provide a flexible way for prospective SJCLT homebuyers to satisfy the requirement that the applicant complete an approved homebuyer education course prior to submitting a purchase offer. The \$75 current course fee may be reimbursed by SJCLT for SJCLT members (SJCLT membership offers no priority for a home purchase).

IDENTITY THEFT AND FRAUD PREVENTION PROGRAM

Purpose: The Identity Theft and Fraud Prevention education is designed to reduce incidents of theft from internet, telephone and mail crimes.

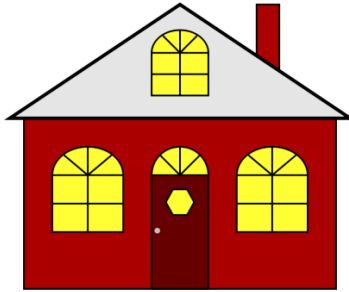
The main objectives of the program are to:

- Identify steps to minimize the risk of identity theft
- Describe some credit repair scams
- What to do immediately if identity theft happens

Funding: This program is supported by the SJCLT Education Fund. Financial institutions, employers, and others may also sponsor or contribute to this program. SJCLT may request reimbursement of certain program expenses such as reproduction costs for materials and handouts, and room rental from program attendees, but this reimbursement is voluntary.

Policies and Implementation:

1. Only qualified individuals with relevant work experience or training shall teach this program.
2. Training sessions shall be advertised to SJCLT members and others at least two weeks prior to a session date.
3. Training sessions shall be held in a comfortable setting with appropriate audiovisual support.
4. A brief overview of SJCLT and its mission shall be given at each training session and participants shall be given an opportunity to join SJCLT as new members.



HOUSING PROGRAMS

- Affordable Workforce Ownership Housing Expansion Program
- EASE (Employer-Assisted Shared Equity Homes) Program
- TAHOE (Tahoe Affordable Home Ownership Enabling) Program
- Affordable and Moderate-Income Rental Homes

AFFORDABLE WORKFORCE OWNERSHIP HOUSING EXPANSION PROGRAM

Purpose: With the Affordable Workforce Ownership Housing Expansion Program SJCLT expands the inventory of affordable workforce ownership units in its Service Area through the construction of new homes or the acquisition and rehabbing of existing homes. Homes purchased through this program will be placed in the SJCLT inventory of permanently affordable homes. In this program, the new homes constructed or rehabbed by SJCLT will be made available to income-qualified households. The income-qualified households will purchase the homes subject to SJCLT’s 99-year ground lease ensuring that the homes will be the primary residence and will remain permanently affordable.

Funding: Funding for this program shall originate from SJCLT, including the Acquisition and Predevelopment Revolving Fund, construction lenders, employers, grants, donations and home sale proceeds. Funds shall be used to acquire the land, if required, and to cover predevelopment and construction expenses. Sale proceeds will be used to cover acquisition, predevelopment and construction expenses and an expected minimum 5-10% of projected sales price return to SJCLT for its sustainability.

Policies and Implementation:

1. Household Qualifications:
 - a. Income eligibility: Total household income is limited to 120% of area median income or lower, adjusted for household size.
 - b. First time homebuyer: the program is intended to primarily provide home ownership opportunities for first time home buyers, which generally means that the buyer hasn’t owned a home for at least 3 years.
 - c. Homebuyer contribution: The homebuyer will be expected to contribute at least 3.5% of its own funds toward the purchase and closing costs.
 - d. Debt-to-income ratios: The homebuyer’s “front-end” ratio (principal, interest, taxes, insurance and ground lease fee) shall not exceed 38% of the household’s gross monthly income. The “back-end” ratio (including the above expenses plus any other debt may not exceed 45% of the household’s monthly gross income. Exceptions to these limits may be considered by SJCLT.
2. Home Qualifications:
 - a. Design Standards: Homes must be designed and constructed in accordance with Design Criteria established for each project to ensure that homes constructed for the program are safe, sound and meet all appropriate building code standards.
 - b. Geographic limitations: The home must be located in SJCLT’s Service Area with priority given to homes in the South Shore Region. The home must not be located in a flood plain or other environmentally sensitive zone.
 - c. Housing Type: SJCLT projects will reflect local needs at the time as well as site constraints. Homes will reflect current demand for number of bedrooms and type of dwelling including

single family, duplex, townhome or condo and will be consistent with the local neighborhoods. Ownership homes under this program may be combined with low-income rental projects on larger sites.

d. Primary residency: The home must be purchased and remain as the buyer's primary residence.

3. Documentation:

a. Purchase and Sale Agreement: The Purchase and Sale Agreement must reflect the terms of the SJCLT ground lease structure.

b. Appraisal: The purchase price must be supported by an independent appraisal that provides a fee simple value and a leasehold value of the home and land.

c. Ground lease: SJCLT's adopted ground lease shall be used.

d. Loan documentation: Buyer must agree to submit copies of all loan documentation to SJCLT.

4. Acquisition/Predevelopment/Construction Process:

a. Acquisition: SJCLT endeavors to acquire land or homes suitable for construction or rehabilitation, ideally through donations from government or private parties. The Acquisition and Predevelopment Revolving Fund may provide needed acquisition funds.

b. Predevelopment and Construction: SJCLT will hire and manage the predevelopment and construction team. SJCLT will develop design criteria suitable for each project and manage the entitlement, design and construction process. The Acquisition and Predevelopment Revolving Fund may provide needed acquisition funds.

c. Pro Forma Analysis: As soon as practicable in the process a Pro Forma analysis shall be prepared projecting expected sales revenues less predevelopment and construction expenses and identifying projected return to SJCLT (total revenue less expenses). The Pro Forma Analysis shall be updated at key points in the predevelopment/construction stage. The SJCLT board shall establish the initial sales price targets reflecting the projected costs and desired expected return for each project.

5. Marketing and Sales Process:

a. Homebuyer education: Prospective participants complete an acceptable Homebuyer Education program. Homebuyer meets with SJCLT staff to review program review the SJCLT ground lease.

b. Marketing Plan: SJCLT staff and its broker representative shall meet to develop a marketing plan for each project early in the predevelopment/construction stage. SJCLT and its broker representative works with local real estate brokers to educate them about the program and process. The SJCLT board shall develop the homebuyer selection criteria appropriate for each project reflecting any commitments or requirements imposed on the project and which will comply with all applicable Fair Housing requirements.

c. Sales Process: SJCLT staff and its broker representative implement the Marketing Plan. SJCLT and its broker representative work with local FNMA, Freddie Mac and CalHFA lenders regarding the program and the specific project.



- d. Homebuyer Selection: SJCLT and its broker representative implement the home buyer selection process.
- e. Purchase and Sale Agreement: SJCLT and selected buyer enter into Purchase and Sale Agreement reflecting the program.
- f. Escrow and closing process:
 - i. Escrow opened. SJCLT coordinates with escrow agent.
 - ii. Buyer applies for loan and completes loan process. SJCLT coordinates with lender re: program requirements.
 - iii. Appraisal ordered. SJCLT coordinate to be sure appraiser familiar with the program.
 - iv. Closing occurs once all conditions have been satisfied.
- 6. Homebuyer Program Reserve Fund: A reserve fund shall be established with an initial seed deposit of \$4,000 from the Housing Fund for the 2023/24 fiscal year. At the beginning of each subsequent fiscal year an initial deposit equal to 10% of the previous fiscal year's ground lease rents shall be deposited into the reserve fund. The reserve fund may be drawn on for the following purposes:
 - a. To cure any ground lease default pursuant to the ground lease
 - b. Expenses related to SJCLT's exercise of its option to repurchase the home pursuant to the ground lease
 - c. Emergency repairs to the home required to preserve the condition of the home and minimize future damages to the extent the homeowner is not financially able to cover the expense at the time of damage.Any amounts recovered shall be deposited in the reserve fund.

EMPLOYER-ASSISTED SHARED EQUITY HOMES PROGRAM

The EASE Program has been subsumed into the TAHOE Program

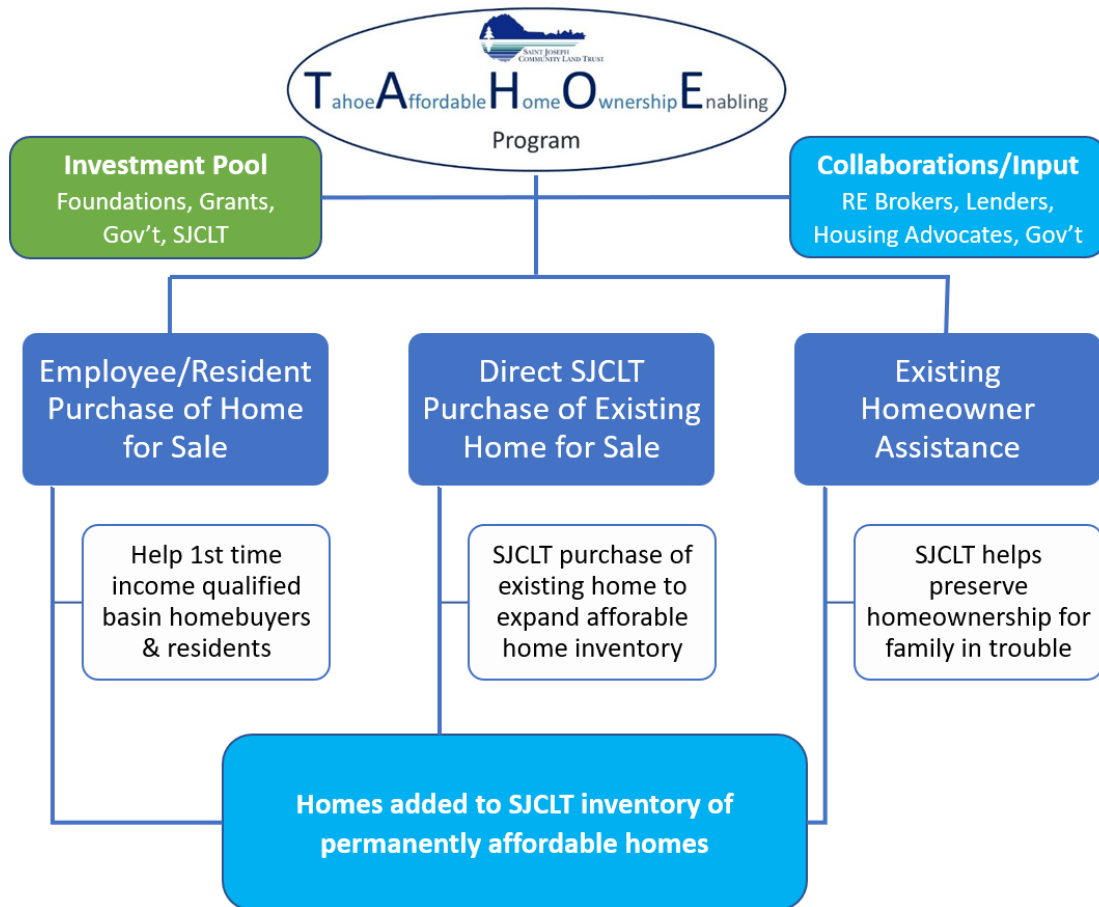


TAHOE (Tahoe Affordable Home Ownership Enabling) Program

Purpose: The TAHOE (Tahoe Affordable Home Ownership Enabling) Program has three components:

- Employee/Resident Purchase of Home Available for Sale: Provides monetary support to an income-qualified employee or resident of the Tahoe Basin looking to purchase an existing home in the basin for use as their primary residence.
- Direct SJCLT Purchase of Home Available for Sale: Provides for SJCLT direct purchase of an existing Tahoe Basin home that is available for sale when available at a reasonable cost.
- SJCLT Assistance to Existing Homeowner At Risk of Losing Home: Provides that In time of economic stress SJCLT can provide assistance to existing homeowners at risk of losing their home as a result of short-term economic impacts.

In each case homes purchased through this program would be placed in the SJCLT inventory of permanently affordable homes.



Funding: Funding for this program shall originate from SJCLT, employers, grants and donations. Funds shall be used to acquire the land underlying a home and may also be used for closing costs and minor repairs depending on agreements with funders. Only funds specifically budgeted by SJCLT **or donors to the program** may be used for this program. Funds shall not be used to acquire homes in condominium, townhouse, or planned unit developments with common areas and/or homeowner associations except when such developments **or common area charges** are controlled by SJCLT. An investment pool may be created to aggregate funds from **employers or other** third parties and proceeds from the investment pool shall be distributed in accordance with established criteria ensuring compliance with approved standards

The maximum amount of support provided by the TAHOE Program for any single applicant shall be the lesser of [\$100,000] or:

1. The appraised land value for the Employee/Resident Purchase of a Home;
2. The expected difference between the SJCLT purchase price and the expected sales price to an income-qualified household for a Direct SJCLT Purchase of a Home for Sale; or
3. The total expected cost of paying off existing mortgage and arrears, removing property tax and other liens and/or required rehab costs for SJCLT Assistance to Existing Homeowners.

Policies and Implementation:

7. Household Qualifications-Employee/Resident Purchase of a Home:
 - a. Income eligibility: Total household income is limited to 120% of area median income or lower, adjusted for household size.
 - b. First time homebuyer: the program is intended to primarily provide home ownership opportunities for first time home buyers, which generally means that the buyer hasn't owned a home for at least 3 years.
 - c. Homebuyer contribution: The homebuyer will be expected to contribute at least 3.5% of its own funds toward the purchase and closing costs.
 - d. Debt-to-income ratios: The homebuyer's "front-end" ratio (principal, interest, taxes, insurance and ground lease fee) shall not exceed 38% of the household's gross monthly income. The "back-end" ratio (including the above expenses plus any other debt may not exceed 45% of the household's monthly gross income. Exceptions to these limits may be considered by SJCLT.
 - e. Other qualifications: Additional criteria shall be established for the Existing Homeowner Assistance component with input from lenders, funders, real estate brokers and other relevant parties.

8. Home Qualifications:
 - a. Quality standards: The home must meet SJCLT's minimum quality standards which are established to ensure that homes purchased for the program are safe, sound and meet all appropriate building code standards.

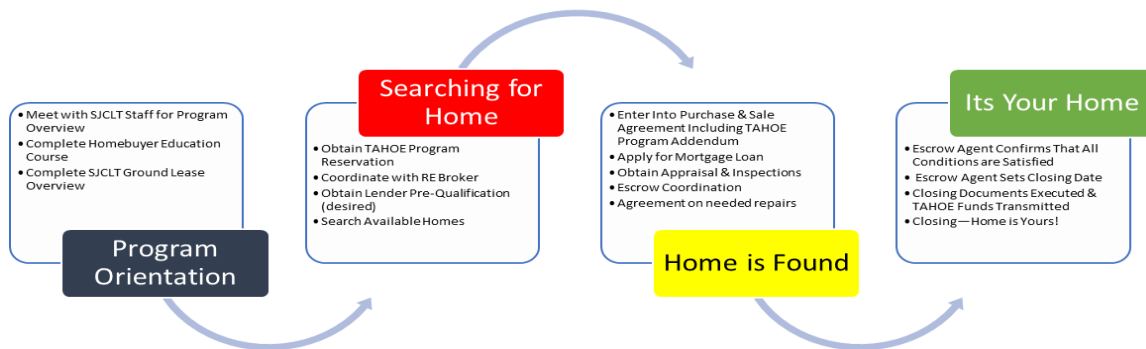
- b. Geographic limitations: The home must be located in SJCLT’s service area with priority given to homes in the South Shore Region. The home must not be located in a flood plain or other environmentally sensitive zone.
- c. Current occupancy: The home must currently be vacant, new construction or owner-occupied.
- d. Primary residency: The home must be purchased or rehabbed and remain as the buyer’s primary residence.

9. Documentation:

- a. Purchase and Sale Agreement: The Purchase and Sale Agreement must use the SJCLT adopted TAHOE Program ADDENDUM TO REAL ESTATE SALE AGREEMENT.
- b. Appraisal: The purchase price must be supported by an independent appraisal that provides a fee simple value and a leasehold value of the home and land.
- c. Home inspections: The home must be subject to all normal and standard inspections, completed by a licensed, bonded home inspector and must be submitted to SJCLT.
- d. Improvement permits: If there have been significant additions, conversions or remodeling copies of final permits showing that the work was properly performed must be submitted to SJCLT.
- e. Ground lease: The ground lease must comply in all material respects to the SJCLT adopted ground lease.
- f. Loan documentation: Buyer must agree to submit copies of all loan documentation to SJCLT.
- g. Modifications: Documentation for the Existing Homeowner Assistance component shall be developed in conjunction with funders, real estate brokers, lenders and other relevant parties.

10. TAHOE Program Process—Employee/Resident Purchase:

Pathway to Homeownership



- a. Homebuyer education: Prospective participants complete an acceptable Homebuyer Education program. Homebuyer meets with SJCLT staff to review program review the SJCLT ground lease.
- b. Getting started: Prospective homebuyer and their broker meet with SJCLT staff to verify program requirements before home shopping begins. SJCLT issues preliminary commitment letter.

- c. Shopping for the home: Buyer and their broker commence search for home meeting the program requirements.
- d. Purchase and Sale Agreement: Buyer/broker negotiate Purchase and Sale Agreement with program ADDENDUM. Completed Purchase and Sale Agreement submitted to SJCLT.
- e. Escrow and closing process:
 - i. Escrow opened. SJCLT coordinates with escrow agent.
 - ii. Buyer applies for loan and completes loan process. SJCLT coordinates with lender re: program requirements.
 - iii. Home inspections requested. Submitted to and reviewed by SJCLT. Required repairs negotiated.
 - iv. Appraisal ordered. SJCLT coordinate to be sure appraiser familiar with the program.
 - v. Closing occurs once all conditions have been satisfied.

11. TAHOE Program Process—Direct SJCLT Purchase: See the Affordable Workforce Ownership Housing Expansion Program

12. TAHOE Program Process—Existing Homeowner Assistance: The process for this component shall be developed with input from lenders, funders, real estate brokers and other relevant parties.

AFFORDABLE AND MODERATE-INCOME HOME RENTALS PROGRAM

(Reserved)



REVOLVING ACQUISITION & PREDEVELOPMENT FUND

Purpose: The Revolving Acquisition and Predevelopment Fund is created to accumulate funds from grants, donations or other available funds for the purpose of providing funds available to cover costs related to the acquisition or predevelopment (reports, architectural, engineering, permit fees, etc.) costs related to board-approved Saint Joseph Community Land Trust projects.

Funding: The Board shall establish a fund account for the Revolving Acquisition and Predevelopment Fund, initially funded by \$10,000 from available funds. Additional funding will come from designated grants or donations or from re-allocations from the General Fund when approved by the Board.

Policies and Implementation:

1. Funds shall only be withdrawn from this fund for acquisition or predevelopment expenses related to projects that have already been approved by the Board. Payment of expenses shall comply with the approved Financial Policies.
2. If funds are withdrawn from this fund, the fund shall be replenished by an amount equal to the amount withdrawn from a) proceeds of any construction or other loan, b) sales proceeds or c) any other source of funds related to the approved project for which the funds were withdrawn.



GRANT PROGRAMS

- Motel to Housing Grant Program
- Member's Emergency Grant Program
- Acquisition and Predevelopment Revolving Fund

MOTEL TO HOUSING GRANT PROGRAM

Purpose: The Motel to Housing Grant Program provides grants to households with school-age children living in motels or other substandard housing to help them move into decent permanent housing.

Funding: The Board shall establish a fund account for the Motel to Housing Grant Program. The Motel to Housing Program receives funding from donations. The Board of Directors may also re-allocate General Fund monies to the Motel to Housing Grant Fund. Recipients are encouraged to donate all or a portion of their grant to the Motel to Housing Program Fund in the future if possible to perpetuate the program for the benefit of others.

The Board may establish an application fee to cover program administrative costs.

Policies and Implementation:

1. SJCLT shall develop suitable application forms and grant documents prior to implementation of the program. The Grant Committee shall review and approve all forms and documents prior to distribution, and shall review and approve all proposed updates.
2. Grants are limited to security deposits and/or one month of rent.
3. Grants are only available to households with school-age children living in motels and other substandard housing.
4. Grants are available to members and non-members.
5. The maximum grant amount is \$1,800.
6. Applicants must demonstrate the following:
 - a. That they have at least eighteen months of continuous residency in the Service Area.
 - b. That they have adequate, steady and reliable household income, and a reasonable household budget that are sufficient for future rent payments and housing expenses, in addition to loan payments. As a guideline, rent should not exceed thirty-five percent (35%) of total income, and combined household expenses (including rent) should not exceed fifty percent (50%) of household income.
 - c. A good rental history with a prior landlord/property owner.
 - d. That at least one school-age child lives in the household with their mother, father, or legal guardian.

7. Grant Committee members may inspect the new housing unit to ensure that it is livable and is superior to the inadequate housing unit that the applicants propose to leave. New housing units must be legally established; have adequate parking; contain appropriate living space such as bedrooms to accommodate all residents; a kitchen with cooking, refrigeration equipment, and a sink; hot and cold running water; indoor bathing and toilet areas; electricity; and natural gas, oil or electric heating. Wood heating alone is not acceptable. The new home must be in a visual state of good repair, free of obvious hazards. Summer residences without sufficient winter insulation are not acceptable. Local building officials' opinions may be requested for questionable units.
8. Grant checks shall be payable to the property owner or property management company and not loan recipients. The property owner or property management company will be asked to sign a receipt for the check.
9. Grant recipients are ineligible for subsequent Motel to Housing Loans for three years following approval of a loan request.
10. The Membership shall review and make necessary adjustments to fees and loan terms at the Annual Meeting.
11. Except in unusual circumstances, staff shall only accept complete applications as determined by a complete application checklist. If requests for additional information are not satisfied within thirty (30) days, then the application and all application materials shall be returned to applicants and a copy of the application shall be made for SJCLT records with a memorandum explaining the reason the application was returned. Returned applications are not denials, but reapplication shall require a new application fee, if any, unless waived by the Executive Director or Board President.
12. Motel to Housing grants shall not be in addition to, or combined with, other SJCLT financial support.



MEMBER'S EMERGENCY GRANT PROGRAM

Purpose: The Member's Emergency Grant Program provides small, emergency grants to SJCLT members for unexpected emergencies.

Funding: The Board shall establish a fund account for the Member's Emergency Grant Program. [Five percent (5%) of monthly ground lease fees collected on SJCLT Shared Equity Homes shall be set-aside to fund this program, in addition to private donations or re-allocations from the General Fund when approved by the Board.

The Board may establish an application fee to cover program administrative costs. The Board may also establish minimum and maximum fund balances for the fund account. There shall be no grants when funds are below the minimum balance in the fund account. Contributions to the fund shall cease when the fund reaches the maximum balance, with the exception of private donations.

Policies and Implementation:

1. SJCLT shall develop suitable application forms and grant documents prior to implementation of the program. The Grant Committee shall review and approve all forms and documents prior to distribution, and shall review and approve all proposed updates.
2. Grants are only available to SJCLT members who meet the requirements for continuing regular membership defined in Article II.B of the Bylaws, except that applicants must have maintained continuous membership for at least twenty-four (24) months preceding an application for a loan. Current Board Directors, staff, contract personnel, and Grant Committee members are ineligible for grants. Former Board Directors, staff, contract personnel, and Grant Committee members shall have a waiting period of one hundred twenty (120) days after leaving their positions before they may apply for a grant.
3. This grant program is intended for emergencies not covered by insurance or public relief such as, but not limited to:
 - a. Recovery from natural disasters caused by wind, fire, flood, earthquake, and other acts of God;
 - b. Funeral expenses;
 - c. Emergency repairs to a home owned by the applicant involving plumbing, heating, roofs, foundations, and structural elements;
 - d. Emergency repairs to a primary household vehicle;
 - e. Sudden, uncovered medical expenses; and
 - f. Replacement of essential household items (such as clothing and kitchenware) lost through theft, vandalism, or disaster.
4. The Grant Committee shall review grant applications and take action to approve or deny such requests. The Grant Committee may decide the amount of an approved grant provided the



amount does not exceed the request in the loan application. Decisions by the Grant Committee shall consider:

- Recommendations by staff
- Whether the grant request is consistent with these policies
- Prior loan history with SJCLT
- SJCLT membership status, and
- Other factors known to them from application forms and documents on file with SJCLT

The Grant Committee Chair may schedule meetings at times and locations that are mutually convenient to the Committee and the applicants. All decisions by the Grant Committee are final and may not be appealed to the Board of Directors. Staff shall report all loan approvals to the Treasurer who shall report the loan to the Board at the next scheduled Board meeting. Grant Committee meetings are not open to applicants or their representatives except by invitation.

5. Grant recipients are ineligible for subsequent Member’s Emergency Grants for two years following approval of a grant request, or six (6) months following denial of a grant request.
6. An application fee may be required for grant applications to assist with SJCLT expenses. The grant amount may include the application fee.
7. Initial fees and terms shall not exceed the following:

Application Fee:	\$50
Maximum Grant Amount:	\$600, depending on funding availability
Replenishment:	Grant recipients are encouraged to donate an amount equal to their grant amount if conditions permit to help future members in need of assistance.

The Board shall review and make necessary adjustments to these fees and terms at the Annual Meeting, or at a regular Board meeting if there is a good reason.

8. Staff shall only accept complete applications as determined by a complete application checklist. If requests for additional information are not satisfied within thirty (30) days, then the application and all application materials shall be returned to applicants and a copy of the application shall be made for SJCLT records with a memorandum explaining the reason the application was returned. Returned applications are not denials, but reapplication shall require a new application fee unless waived by the Executive Director or Board President.
9. Emergency grants shall not be in addition to, or in combination with, other SJCLT grants or financial support.



ENVIRONMENTAL STEWARDSHIP PROGRAMS

- Developed Properties Environmental Stewardship Program
- Open Space Properties Environmental Stewardship Program

DEVELOPED PROPERTIES ENVIRONMENTAL STEWARDSHIP PROGRAM

Purpose: The Developed Properties Management Program provides guidance on the stewardship of developed land owned by SJCLT as addressed in Article VI of the Bylaws. One of the Purposes of SJCLT, as described in Article I.B.4 of the Bylaws to provide *stewardship of God's good earth through suitable resource management in cooperation with existing public and private conservation, enhancement, or restoration programs*. When establishing SJCLT, the Founding Members designated Saint Kateri Tekakwitha as co-patron for the organization (Saint Joseph being our other patron). Saint Kateri Tekakwitha, a seventeenth century member of the Algonquin and Mohawk Tribes in New England is the Patron Saint of the environment, ecology and orphans, and we are mindful of her witness on Earth and closeness to God, the Creator of the world (see Nehemiah 9:6).

Funding: The Board may establish a fund accounts for the Developed Properties Environmental Stewardship Program if not already included in the budget of rental properties owned in part or in whole by SJCLT. Costs to maintain land and improvements in Shared Equity Housing projects shall be the responsibility of a leaseholder unless otherwise specified in the ground lease.

Policies and Implementation:

1. Properties shall be maintained free of trash, debris, and hazards.
2. Bear-proof trash receptacles shall be included in all new development projects. These receptacles shall be added to existing developed properties when required by a regulatory agency, or to remedy an existing bear problem.
3. There shall be no fences or similar water-flow obstructions on properties located within a 100-year flood plain. Similarly, all drainage features/improvements on SJCLT properties shall be maintained to allow design flows for storm water runoff.
4. Appropriately designed water quality improvements/best management practices (BMPs) shall be installed and maintained in accordance with Tahoe Regional Planning Agency (TRPA) and Lahontan Regional Water Quality Control Board (Lahontan) regulations.
5. On-site trees and vegetation shall be maintained in a healthy condition, and appropriate irrigation provided when necessary. Low water use, drought resistant native or adaptable vegetation shall be installed whenever possible, except for accent vegetation and small lawns in limited areas.
6. Trees and other vegetation shall be trimmed or removed when determined to interfere with defensible-space, or when they create a fire hazard.

7. Outdoor smoking is prohibited on all land rented from SJCLT and on all rental properties owned by SJCLT. Outdoor smoking is discouraged on lands in the Shared Equity Housing Program.
8. No animal attractants such as, but not limited to, bird feeders, open and accessible compost bins/piles, etc., are allowed.
9. Innovative water quality and storage improvements such as rainwater harvest structures and cisterns are encouraged where allowed by law. Note that rainwater harvesting and storage is encouraged by the State of California but prohibited in Nevada.
10. Parking of motor vehicles and boats, including trailers, is prohibited on unpaved surfaces. Vehicle barriers shall be installed where vehicle parking abuse is a problem.
11. For apartment developments, individual barbecues are prohibited at all times. SJCLT may provide fixed, park-style barbecues for large apartment developments if budgets allow.
12. All new or replaced exterior lighting shall be the minimum necessary to comply with safety laws, and shall conform to the lighting design standards of local and regional regulatory agencies. Lights shall not flash, blink or be directed above the horizon (except for proper illumination of national and state flags).
13. Discharge of hazardous material or polluting materials (including, but not limited to, fuel and similar liquids) is prohibited. All hazardous materials shall be disposed of in accordance with law.
14. Properties shall be managed to prevent or severely limit soil erosion and offsite discharge of organic materials.
15. Natural site features such as ground slope, rock outcrops, and large boulders, shall be retained in their natural condition whenever possible.
16. Piles of woody debris, pine needles, leaves, etc., shall be promptly removed from properties and not allowed to become a fire hazard. Parking lots and walkways shall be swept clear of pine needles and leaves.
17. Exterior signs shall be tastefully designed, durable, and shall conform to local sign regulations. Care shall be taken to not unnecessarily clutter properties with too many signs.
18. The Board may adopt grounds management/site control plans to address matters not specifically contained in this Program.

OPEN SPACE PROPERTIES ENVIRONMENTAL STEWARDSHIP PROGRAM

Purpose: The Open Space Properties Stewardship Program provides guidance on the stewardship of undeveloped land owned by SJCLT as addressed in Article VI of the Bylaws. Although the mission of the organization is directed toward affordable and moderate-income housing, SJCLT is also able to hold and manage environmentally sensitive lands and open space, similar to a traditional land trust. Ownership of environmentally sensitive lands may be transferred to conservation agencies for environmental protection or enhancement, or kept by SJCLT. Management of open space on properties with existing development falls under the Developed Properties Environmental Management Program.

Funding: The Board may establish a fund accounts and fundraising mechanisms for the Open Space Environmental Management Program depending on need.

Policies and Implementation:

1. All applicable policies and implementation measures from the Developed Properties Environmental Stewardship Program shall apply to open space/vacant land owned by SJCLT.
2. Properties designated as environmentally sensitive by the Tahoe Regional Planning Agency, or the SJCLT Board, shall be maintained or restored to their natural state, if possible.
3. All open space/vacant properties shall be inspected by SJCLT at least once a year for an assessment of their condition, discoveries of unauthorized trespass, etc. Appropriate corrective and/or remedial measures shall be taken to protect resources on the properties. Local environmental and law enforcement authorities should be contacted when necessary to resolve trespasses depending on the nature and severity of the trespass. Trespasses involving new fencing and encroachments from neighbors shall be promptly addressed, with the assistance of an attorney, to avoid claims of adverse possession or prescriptive easements.
4. Except for properties that are specifically designated for public recreation and access, all open space properties shall be signed against trespass in accordance with local and state regulations, and measures to prevent vehicle trespass shall be taken.
5. SJCLT may participate or cooperate with conservation agencies who manage adjacent open space parcels designed to protect or enhance large tracts of land for ecological purposes in accordance with Article I.B.4 and other applicable provisions of the Bylaws.
6. SJCLT may develop specific management plans for large tracts of land if need arises.



IMPLEMENTATION

- Board Oversight
- Committees

IMPLEMENTATION

BOARD OVERSIGHT

The SJCLT Board of Directors shall establish committees from time to time to assist with implementation of the programs described in this Plan. These committees help the organization to fulfill its mission and assist the Board and Membership with technical matters. All committees are subject to Board oversight and direction.

COMMITTEES

The Board of Directors establishes the following committee:

A. GRANT COMMITTEE

The Board of Directors shall establish a Grant Committee to review and approve revolving loan applications submitted to SJCLT in accordance with this Plan. The Grant Committee is a five-person body whose membership shall include:

1. The Board President
2. The Board Vice President
3. The Board Secretary or other Board Director
4. A Lessee or General Member representative, and
5. The highest-ranking SJCLT staff member or their representative when approved by the Board President

The Board President shall serve as Committee Chair and shall preside at all meetings. If the President is absent, then the Board Vice President shall preside at meetings, followed by the Board Treasurer if the Vice President is unable to preside. SJCLT staff shall make recommendations of all loan applications and shall take minutes at all Committee meetings. Minutes shall be in summary form, not verbatim, unless requested by a Loan Committee member. All meeting materials, loan applications, and minutes shall be private and confidential, but a summary of Committee actions may be shared with loan applicants. No application materials shall be shared with a third party unless a release is signed and submitted by the loan applicant. Minutes shall be approved by the presiding Chair no later than twenty-one (21) days following a meeting.

The Board shall appoint the Loan Committee at the Annual Meeting of the Board and Membership (Annual Meeting). Vacancies may be filled by the President prior to appointment at the next Annual Meeting. Committee members shall not participate in any item that involves a conflict of financial or personal interest for the Committee Member. Such interest shall be disclosed to the Board President.

Committee Member Term: One year, with no limit on the number of terms.

Quorum: Three Committee Members, provided one of these members is an officer of the Board.

TERMS AND ABBREVIATIONS

Amortize	To liquidate or extinguish a mortgage, debt, or other financial obligation through periodic payments.
Annual Meeting	The annual meetings of the Board and Membership as defined in Article II.E.2 of the Bylaws.
<i>Area Median Income</i>	<i>Area Median Income (AMI) shall be the household income, adjusted by family size, as determined annually by HUD, or alternatively AMI published by a State housing department or authority having jurisdiction for a specific location.</i>
Board	The Board of Directors of Saint Joseph Community Land Trust, Inc.
Bylaws	The Bylaws of Saint Joseph Community Land Trust, Inc., as amended.
Catholic	When capitalized, the Roman Catholic Church. When not capitalized, a word meaning “universal.”
Catholic Social Teaching	A rich treasure of wisdom about building a just society and living lives of holiness amidst the challenges of modern society, and articulated through a tradition of papal, conciliar, and episcopal documents of the Catholic Church. Key themes include (1) life and dignity of the human person, (2) call to family, community and participation, (3) solidarity, (4) dignity of work, (5) rights and responsibilities, (6) option for the poor and vulnerable, and (7) care for God’s creation.
Committee	The Loan Committee.
Emergency	A serious, unexpected, and often dangerous situation requiring immediate action.
Good Standing	A member of SJCLT who satisfies the requirements for continuing regular membership in accordance with Article II.B and other applicable sections of the Bylaws.
Revolving Fund	A self-replenishing pool of money, utilizing revenue realized to replenish the fund for future use.
Service Area	Defined in Article I.C of the Bylaws.
SJCLT	Saint Joseph Community Land Trust, Inc.

School-Age Child	A child that is of sufficient age to attend a public preschool in the local jurisdiction in which they reside, up to age 18.
<i>South Shore Region</i>	<i>For the purpose of the Programs Plan the South Shore Region shall include the Tahoe Basin portions of Douglas County, the City of South Lake Tahoe, and unincorporated portions of El Dorado County including Tahoma. Generally, that would include the following zip codes: 96150, 96142, 89449, 89448 and 89413</i>
Treasurer	An officer of the Board of Directors whose responsibilities are defined in the Bylaws of Saint Joseph Community Land Trust, Inc.