



# AGENDA

## BOARD OF SUPERVISORS, COUNTY OF MONO STATE OF CALIFORNIA

Meeting Location: Dana Room, 2<sup>nd</sup> Fl., County Civic Center, 1290 Tavern Rd., Mammoth Lakes, CA 93546

**Special Meeting  
November 13, 2025**

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### TRIBAL LAND ACKNOWLEDGMENT

*In respect to the Indigenous People and Tribal Elders, past, and present, the Bridgeport Indian Colony, Mono Lake Kootzaduka'a Tribe, and Utu Utu Gwaitu Tribe are the Indigenous People who live within this, their ancestral homeland from time immemorial to the present and have been the caretakers of these lands, waters, and all natural resources for the benefit of the environment and of all living things. We who live in Mono County offer this land acknowledgment with a spirit of mutual respect and collaboration.*

### TELECONFERENCE INFORMATION

This meeting will be held in person at the location listed above. Additionally, a teleconference location will be available where the public and members of the Board may participate by electronic means.

1. Bridgeport Teleconference Location – CAO Conference Room, Annex 1, 74 N. School Street, Bridgeport, CA. 93517;
2. Zoom Webinar. Absent participation by a member of the Board under AB 2449, the Zoom Webinar is provided as a courtesy participation method but is not guaranteed.

Members of the public may participate in person at the above listed locations, or, if available, via the Zoom Webinar, including listening to the meeting and providing public comment, by following the instructions below.

#### **To join the meeting by computer:**

Visit <https://monocounty.zoom.us/j/81620373222> or visit <https://www.zoom.us/>, click on "Join A Meeting" and enter the Zoom Webinar ID 816 2037 3222.

To provide public comment, press the "Raise Hand" button on your screen.

#### **To join the meeting by telephone:**

Dial (669) 900-6833, then enter Zoom Webinar 816 2037 3222

To provide public comment, press \*9 to raise your hand and \*6 to mute/unmute.

Additionally, if available, you may view the live stream of the meeting by visiting:

[https://monocounty.granicus.com/MediaPlayer.php?publish\\_id=8982b865-cc91-4536-95e0-ce7d33b315e4](https://monocounty.granicus.com/MediaPlayer.php?publish_id=8982b865-cc91-4536-95e0-ce7d33b315e4)

**NOTE:** In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the Clerk of the Board at (760) 932-5530 or [bos@mono.ca.gov](mailto:bos@mono.ca.gov). Notification 48 hours prior to the meeting will enable the County to make reasonable arrangements to ensure accessibility to this meeting (See 42 USCS 12132, 28CFR 35.130).

Full agenda packets are available for the public to review in the Office of the Clerk of the Board (Annex I - 74

North School Street, Bridgeport, CA 93517) and online at <http://monocounty.ca.gov/bos>. Any writing distributed less than 72 hours prior to the meeting will be available for public inspection in the Office of the Clerk of the Board and online.

***UNLESS OTHERWISE SPECIFIED BY TIME, ITEMS SCHEDULED FOR EITHER THE MORNING OR AFTERNOON SESSIONS WILL BE HEARD ACCORDING TO AVAILABLE TIME AND PRESENCE OF INTERESTED PERSONS. PUBLIC MAY COMMENT ON AGENDA ITEMS AT THE TIME THE ITEM IS HEARD.***

3:30 PM Call meeting to Order

Pledge of Allegiance

**1. OPPORTUNITY FOR THE PUBLIC TO ADDRESS THE BOARD**

Opportunity for the public to address the Board on items of public interest that are within the subject matter jurisdiction of the Board. (Speakers may be limited in speaking time dependent upon the press of business and number of persons wishing to address the Board.) Please refer to the Teleconference Information section to determine how to make public comment for this meeting via Zoom.

**2. REGULAR AGENDA**

**A. Resolution Authorizing CAO to Waive Interest on CDBG and HOME Loans**

Departments: Board of Supervisors

30 minutes

(Sandra Moberly, County Administrative Officer) - Mono County administers housing and community development programs funded through state and federal CDBG and HOME grants, which provide assistance for affordable housing and related infrastructure. Historically, these loans have included deferred simple interest, but current state guidance allows jurisdictions to waive or defer interest to improve affordability and streamline administration. The proposed resolution would establish a clear policy framework allowing the County Administrative Officer to waive interest on CDBG and HOME loans in compliance with program requirements, ensuring flexibility, accountability, and alignment with HCD and HUD regulations.

**Recommended Action:** Staff recommends that the Board adopt the attached resolution authorizing the County Administrative Officer to waive interest on CDBG and HOME loans, as consistent with applicable program regulations. Upon adoption, staff will prepare and submit updates to the County's CDBG/HOME Program Guidelines to the California Department of Housing and Community Development (HCD) for review and approval. These updates will formally incorporate the interest forgiveness provisions described in the staff report, subject to final approval by County Counsel and HCD, and ensure ongoing compliance with all applicable HCD and HUD requirements.

**Fiscal Impact:** Minimal direct fiscal impact to the County General Fund. The authority to waive interest would apply only to CDBG and HOME program loan funds and affect program income accounts administered by the County. The fiscal impact is limited to reduced program income over time; however, this authority may increase participation and repayment compliance by reducing borrower hardship and administrative barriers.

**3. CLOSED SESSION**

**A. Closed Session - Exposure to Litigation**

CONFERENCE WITH LEGAL COUNSEL – ANTICIPATED LITIGATION.

Significant exposure to litigation pursuant to paragraph (2) of subdivision (d) of Government Code section 54956.9. Number of potential cases: one.

**ADJOURN** to Regular Meeting on November 18, 2025, at 9:00 AM, in Mammoth Lakes, CA.



COUNTY ADMINISTRATIVE OFFICER  
COUNTY OF MONO  
Sandra Moberly, MPA, AICP

ASSISTANT COUNTY ADMINISTRATIVE OFFICER  
Christine Bouchard

**BOARD OF SUPERVISORS**

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Kathryn Peterson

INFORMATION

TECHNOLOGY

Mike Martinez

PROBATION

Karin Humiston

PUBLIC WORKS

Paul Roten

To: Board of Supervisors

From: Sandra Moberly, CAO

Date: November 13, 2025

Re: Resolution Authorizing the County Administrative Officer to Waive Interest on CDBG and HOME Loans

**Strategic Plan Focus Area(s) Met**

A Thriving Economy  Safe and Healthy Communities  Mandated Function

Sustainable Public Lands  Workforce & Operational Excellence

**BACKGROUND**

Mono County administers various housing and community development activities funded through CDBG and HOME grants awarded by the State Department of Housing and Community Development (HCD) using federal funds from HUD. These programs provide financial assistance for affordable housing, rehabilitation, and related community infrastructure benefiting low- and moderate-income households.

Historically, CDBG and HOME loans issued by the County have included simple interest, typically deferred until sale, refinance, or maturity. While this structure is common, it can create administrative complexity and may discourage borrowers from refinancing or repaying loans.

HCD’s program guidance allows participating jurisdictions to structure loans with deferred or waived interest, provided that such provisions are documented in the local program guidelines and remain consistent with applicable federal and state regulations. Many jurisdictions have adopted flexible repayment terms, including zero-interest or interest-waived loans, to promote affordability and improve program outcomes.

Mono County’s current HOME Program Guidelines (approved by HCD in March 2021) do not explicitly authorize interest forgiveness or waiver, and staff has received inquiries regarding whether this flexibility may be applied to specific existing loans. In order to ensure full compliance with HCD requirements and to support the County’s affordable housing objectives, staff recommends adoption of a resolution granting the CAO authority to waive interest when appropriate and consistent with program regulations.

## ANALYSIS

The proposed resolution establishes a clear policy framework for waiving interest on CDBG and HOME loans, ensuring that any waiver:

- Is consistent with HCD and HUD program requirements;
- Is supported by proper documentation and eligibility verification;
- Does not impair the County's ability to meet its reuse or reporting obligations; and
- Is reported to the Board on an annual basis.

This approach provides administrative flexibility while maintaining accountability and compliance. It will also enable the County to respond equitably to borrower hardship situations, preserve affordability, and align local practices with HCD's permissible program structures.

To implement this flexibility under the HOME Program, staff is recommending a targeted update to the County's existing HOME/CDBG/CalHome Program Guidelines (Attachment 1) to add the following provision after Section 6.D:

### *Interest Forgiveness:*

*The County may, at its sole discretion and subject to applicable HOME regulations and availability of program income, partially or fully forgive accrued interest on a Program Loan. Interest forgiveness may be considered in cases where:*

- *The borrower has complied with all Program requirements for the full loan term or a substantial portion thereof;*
- *Repayment would create an undue financial hardship that threatens continued owner-occupancy; or*
- *Forgiveness would further the County's affordable housing goals or long-term affordability objectives.*

*Any decision to forgive interest shall be approved by the County's Loan Committee (or other designated authority), documented in the borrower's loan file, and consistent with HOME and HCD regulatory requirements. Loan principal shall not be forgiven except as otherwise permitted under Section 7.0 or Attachment D.*

Adoption of the resolution will require subsequent updates to the County's CDBG/HOME Program Guidelines (subject to HCD approval) to formally incorporate this authority and establish detailed procedures, criteria, and reporting standards for implementing interest waivers.

### Attachments:

Homebuyer Acquisition Only/Acquisition with Rehabilitation Program Guidelines for HOME, CDBG, CalHome approved by HCD March 4, 2021



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**RESOLUTION NO. \_\_\_\_**  
**A RESOLUTION OF THE MONO COUNTY BOARD OF SUPERVISORS**  
**AUTHORIZING THE COUNTY ADMINISTRATIVE OFFICER TO WAIVE**  
**INTEREST ON CDBG AND HOME LOANS**

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**WHEREAS**, the County of Mono (“County”) is a recipient of funds under the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships (HOME) Program, administered by the California Department of Housing and Community Development (“HCD”) and the U.S. Department of Housing and Urban Development (“HUD”), and has executed requisite contracts or agreements for such program funds; and

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**WHEREAS**, the CDBG and HOME programs are designed to promote the development of viable, sustainable, inclusive communities by providing decent affordable housing and a suitable living environment principally for persons of low and moderate income.

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**WHEREAS**, HCD’s program guidance indicates that loans under certain State housing programs may include provisions for deferred or waived interest payments to facilitate housing rehabilitation or affordability.

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**WHEREAS**, the Board of Supervisors recognizes that, in certain circumstances, interest on CDBG- or HOME-funded loans may present a barrier to program objectives of affordability, and that by authorizing the waiver of interest the County may streamline administration, reduce borrower cost burden, and advance program goals; and

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**WHEREAS**, the Board desires to authorize the County Administrative Officer (CAO), or designee, to waive interest on loans made under the County’s CDBG and HOME loan programs, subject to eligibility criteria, documentation, and program compliance as set forth by the County and HCD; and

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**WHEREAS**, this action is consistent with the County’s adopted Housing and Community Development strategy, the Board’s policy goals for affordable housing, and the program requirements of CDBG and HOME under state and federal law; and

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**NOW, THEREFORE, BE IT RESOLVED BY THE MONO COUNTY BOARD OF SUPERVISORS AS FOLLOWS:**

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**SECTION 1:** The Board authorizes the County Administrative Officer, or their designee, to waive the accrual and collection of interest on loans made under the County’s CDBG or HOME-funded loan programs, provided that all of the following

1 conditions are satisfied:

2 a. The loan is fully compliant with CDBG and/or HOME requirements, including  
3 but not limited to income eligibility, activity eligibility, affordability terms, security,  
4 documentation, and repayment terms;

5 b. The loan agreement or promissory note includes or is amended to include a  
6 formal waiver of interest provision, or otherwise the borrower meets criteria established  
7 in policy for interest waiver;

8 c. The waiver of interest is consistent with the County’s program guidelines and the  
9 Standard Agreement or grant agreement with HCD under CDBG or HOME;

10 d. The waiver does not impair the County’s ability to meet its obligations under the  
11 program, including monitoring, reporting, and reuse of loan repayments and program  
12 income; and

13 e. The CAO reports to the Board annually (or as required) on the number and  
14 amount of interest-waived loans, and any financial impact to the County’s loan fund(s).

15 **SECTION 2:** The Board directs staff to amend or prepare the County’s CDBG/Home  
16 Loan Program Guidelines or policy documents (as necessary) to incorporate the authority  
17 for interest waiver, eligibility criteria, documentation requirements, reporting obligations,  
18 and any limitations determined by the CAO.

19 **SECTION 3:** The Board finds that this resolution furthers the public purpose of  
20 advancing affordable housing and community development for low- and moderate-  
21 income persons, and is consistent with the objectives of the CDBG and HOME programs.

22 **SECTION 4:** The Board directs staff to notify HCD of the County’s policy regarding  
23 interest waiver under its loan programs and ensure compliance with any applicable HCD  
24 or HUD requirements, including program income reuse.

25 **SECTION 5:** The CAO is authorized to take all actions necessary to implement this  
26 resolution, including executing amendments or agreements, establishing sub-recipient  
27 agreements and loan documentation, and carrying out program administration consistent  
28 with this interest-waiver authority and the County’s loan program.

29 **SECTION 6:** This resolution shall become effective immediately upon its adoption.

30 **PASSED, APPROVED and ADOPTED** this 13<sup>th</sup> Day of, November 2025, by the

31 following vote, to wit:

32 **AYES:**

**NOES:**

**ABSENT:**

**ABSTAIN:**

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Lynda Salcido, Chair  
Mono County Board of Supervisors

ATTEST:

APPROVED AS TO FORM:

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Clerk of the Board

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County Counsel