

SECOND AMENDMENT TO AGREEMENT

THIS SECOND AMENDMENT TO GRANT AGREEMENT (Second Amendment) is effective as of July 17, 2025, and amends the Grant Agreement for funding for Southwest Fresno Development Corporation to provide funding for the No Place Like Home program, building wealth through homeownership in Southwest Fresno between the City of Fresno, a California municipal corporation (CITY), and Southwest Fresno Development Corporation, a California Non-profit Corporation (GRANTEE).

RECITALS

- A. Whereas, the CITY and GRANTEE are parties to that certain Grant Agreement for the No Place Like Home initiative to build wealth for Southwest Fresno residents through homeownership dated April 3, 2023 (Agreement); and
- B. Whereas, pursuant to the Agreement, the CITY has issued to GRANTEE Program Funds in relation to support of the No Place Like Home initiative utilizing American Rescue Plan Act (ARPA) funding; and
- C. Whereas, the CITY and GRANTEE entered into a First Amendment dated to the Agreement on June 24, 2025 (First Amendment) to extend GRANTEE's timeline to complete the project to December 31, 2025; and
- D. Whereas, the CITY and GRANTEE now desire to modify the scope of services in order to complete all program activities and expend all allocated funding.

AGREEMENT

NOW, THEREFORE, in consideration of the above recitals, which recitals are contractual in nature, the mutual promises herein contained, and for other good and valuable consideration hereby acknowledged, the parties agree that the aforesaid agreement be amended as follows:

- 1. **Scope of Services Exhibit A.** Modifying a portion of the scope of services to replace the purchase of four new homes in Southwest Fresno and providing a lease to homeownership option with purchasing seven manufactured homes under the Senior Cottages initiative to provide affordable housing to residents on the Westside Church of God property.
- 2. **Effect of Amendment.** Except as expressly modified by this Second Amendment, the Agreement is hereby reaffirmed and ratified. In the event of any conflict between the Agreement or any Exhibits and this Second Amendment, this Second Amendment shall control.

[SIGNATURE PAGE FOLLOWS]

IN WITNESS WHEREOF, the parties have executed this Agreement on the date set forth above.

CITY OF FRESNO,
a California municipal corporation

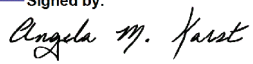
Southwest Fresno Development
Corporation, a California Non-profit
Corporation


By: _____
Georgeanne A. White
City Manager

By: 
Name: Sabrina R. Kelley

APPROVED AS TO FORM:
ANDREW JANZ

Title: Chair, Board of Directors
(If corporation or LLC., Board Chair,
Pres. or Vice Pres.)

City Attorney
Signed by:  9/23/2025
By: 0A8F88F889DD447... _____
Angela M. Karst Date
Senior Deputy City Attorney

By: 
Name: Marc Ryder

ATTEST:
TODD STERMER, CMC
City Clerk

Title: Treasurer
(If corporation or LLC., CFO,
Treasurer, Secretary or Assistant
Secretary)

By: _____
Deputy Date

Revised Exhibit A

Scope of Services

Executive Summary

The Southwest Fresno Development Corporation (SWFDC) is working to enable residents to capitalize on the once-in-a-generation opportunity to build wealth through homeownership. Over the next 10 years, 1000+ new homes are planned to be built in SW Fresno and SWFDC is offering HUD-Certified Housing Counseling education in partnership with a local CBO, to educate, build confidence in, and equip local residents to become loan-ready and prepared for homeownership. For our low- and moderate-income residents, the HUD Certificates will enable them to qualify for down payment assistance. The homebuying process can be intimidating, so during and after the 8-hour Homebuyers' Education course, SWFDC will provide up to 20 hours of housing counseling, credit counseling, and mortgage technical assistance for families who complete the program.

SWFDC will also host the First Annual Fresno Homebuyers' Conference at Westside Church on April 29, 2023 and will work with the City on convening the SW Fresno Housing Collaborative with local developers, lenders, realtor representatives, community supporters, City staff and residents for updates on local residential and commercial community development, and to provide housing services all along the continuum from affordable rental housing, homebuyer education and housing / credit counseling services, downpayment assistance, acq-rehab of distressed properties for sale, and partnering on new construction projects.

In an effort to alleviate the current affordable housing crisis as we are waiting for newly constructed homes to come online, and in an effort to best utilize the ARPA funding to increase the supply of affordable housing before the funding deadlines, SWFDC proposes to create a 21-unit tiny homes/cottage community on the premises of Westside Church, to offer affordable rental units for senior citizens on fixed incomes who are at-risk for homelessness and displacement due to rising rents and limited availability of units.

Services Description

The SWFDC Homeownership Institute will provide quarterly Homebuyer Education classes on Zoom and in-person. We partner with a HUD-certified Housing Counseling Agency to ensure our graduates are eligible for downpayment assistance programs. Once each class/cohort completes the 8-hour homebuyers education classes, SWFDC staff enter them into our Housing Case Management program where we provide one-on-one homeownership counseling based on their individual goals, objectives and timeline. Each participant/family is offered a minimum of 10 hours of credit and housing counseling and mortgage technical assistance and advising and can be introduced to a realtor.

SWFDC proposes to build affordable rental housing in lieu of purchasing newly constructed housing that will not be available until 2027. We are offering to construct the

Revised Exhibit A

first seven cottages (420-576 sf) on the premises of Westside Church who is allowing SWFDC to build on the land at no cost. This is in line with our original goal to create rental housing and bring critical units online even faster than our initial proposal. SWFDC will house lower-income senior citizens at 60%AMI or below and who are 55 and older. The ONE Fresno Housing Strategy and the Fresno Housing Senior Housing Market Study both define older BIPOC citizens as housing vulnerable and acutely under-served.

SWFDC will host an Annual Fresno Homebuyers' Conference (on April 29 at Westside Church) that will provide workshops and general information for 300 community members we anticipate will attend. Lenders, realtors, builders/developers are invited to make presentations. SWFDC wants to reach a broader audience to create a community-wide conversation around homeownership for those who might purchase in the future. We are planting seeds for homeownership over the next 10 years by hosting this Annual Conference and outreach.

SWFDC is also convening what we are calling the "SW Fresno Housing Collaborative," a twice-annual meeting that are holding in partnership with the City of Fresno. Our goal is to convene developers/builders, lenders, community advocates, realtor representatives, and City personnel at City Hall, providing updates on the new homes' construction schedules, and collectively stewarding over community development activity in SW Fresno.

We have provided homebuyer education and downpayment assistance services to hundreds of people, many of whom have never thought of purchasing a home and sadly dozens of whom were not even aware of their right to do so. This community has been so economically, and psychology oppressed, many residents do not know what they are entitled to. We have been told that the work of SWFDC changes lives, changes mindsets, and gives hope to this community where there was little hope before. Poverty has a corrosive and unhealthy effect, and this community has suffered disproportionately as compared to other communities in the north and east Fresno areas.

Because this work is highly labor intensive, because our community suffers from persistent poverty and lower-wages, because the new homes for which we are preparing borrowers won't be online for a few more years, and because we understand that patience and diligence required to do this work, we request that the City extend our contract period to June 30, 2025, providing SWFDC an additional 6 months beyond contract end. We are repairing credit -- which takes time; helping families create savings habits and spending plans -- which takes time; so, we humbly ask that you allow us to continue our good work and allow us to use these funds in ways that can meet our community's needs over the short term as well.

Goals and Objectives

Broad goals are to:

- Increase awareness of homeownership opportunities as a tool for reducing the racial wealth gap and restoring the SW Fresno Community

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- Offer high-quality homeownership education programs to educate and equip future borrowers to become loan-ready and move toward homeownership
- Provide housing counseling, credit counseling and mortgage technical assistance
- Host the Annual Fresno Homebuyers' Conference
- Convene the Southwest Fresno Housing Collaborative to help move community development goals forward and hear the voice of community residents
- Purchase and provide rental housing to lower-income seniors who are housing vulnerable and at-risk for homelessness

Program/Project Milestones and Timeline

- Deliver Quarterly Homeownership Education classes (January 14-March 4, June 3, September TBD, December TBD) for up to 150 attendees, with 75 HUD Downpayment Assistance Certificates issued for those who complete the training.
- Starting March 6, begin enrolling attendees into Housing Case Management program and provide a minimum of 10 hours of 1:1 housing and credit counseling and mortgage/downpayment technical assistance for families
- Host a Credit Building workshop on Zoom on March 25, 2023
- Host the First Annual Fresno Homebuyers' Conference on April 29, 2023
- Continue throughout the year to provide Homeownership Education and 1:1 counseling and workshops
- Use Student Summer Interns to create an inventory of vacant lots and distressed properties and identify opportunities for SWFDC to serve the housing needs of the community
- Convene the SW Fresno Housing Collaborative twice annually, in Summer and Winter
- Begin application to HUD to become a HUD-Certified Housing Counseling Agency in February 2025

Program/Project Metrics

Output Measures

- Number of people going through the 8-hour homebuyer education classes (Goal of 150 with up to 75 HUD Certificates issued)
- Number of 1:1 counseling hours for 75 families
- Number of borrowers each year who will be pre-approved for a mortgage loan
- First Annual Homebuyers Conference conducted
- Hire a "Realtor in Residence" to provide real estate advising services (# counseling hours will be tracked)
- Hire 2 CSU Fresno student interns to support homeownership programs and identify vacant lots, foreclosed properties, and other opportunities for SWFDC to potentially purchase for development (# of properties [vacant lots, foreclosures, abandoned buildings] will be tracked)

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- Host the SW Fresno Housing Collaborative Convening in partnership with the City of Fresno
- Complete the application to become a HUD Certified Housing Counseling Agency with a HUD Housing Counselor on staff
- Develop a 7-21 unit Tiny Homes/Senior Cottages community to house fixed-income and housing-insecure seniors in an affordable rental community

Outcome Measures

- Number of residents completing a homebuyer education course
- Number of hours of housing and credit counseling completed by residents
- Number of borrowers pre-approved for mortgage loan
- Number of student interns hired
- Number of homes purchased
- Number of leases with options negotiated
- # of new homeowners
- # Downpayment assistance awards made
- Increased funding attracted to SWFDC

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Budget

Organization Name: Southwest Fresno Development Corporation

Expenditure Category: 3.12

(pick from list of expenditure categories tab)

ARPA for Community Based Organizations

BUDGET						
CALCULATED TOTAL:				\$ 1,000,000.00	\$ -	\$ 1,000,000.00
COST CATEGORY	COST DESCRIPTION	COST PER UNIT/HRS (\$)	UNITS	TOTAL REQUESTED GRANT FUNDS	TOTAL LEVERAGE	TOTAL PROJECT COST
Personnel	Program Director	142,600.00	1	142,600.00	-	142,600.00
Personnel	Program Coordinator	92,000.00	1	92,000.00	-	92,000.00
Personnel	Program Administrator	45,000.00	1	45,000.00	-	45,000.00
Personnel	Health Insurance	16,900.00	1	16,900.00	-	16,900.00
Personnel	Payroll Services Fees	1,820.00	1	1,820.00	-	1,820.00
Personnel	Payroll Taxes - Employer	21,600.00	1	21,600.00	-	21,600.00
Contractors	Architectural/Estimation/Inspections/Appraisals	5,000.00	1	5,000.00	-	5,000.00
Contractors	Legal (200 hours)	200.00	20	4,000.00	-	4,000.00
Contractors	Event Planning for Annual Conference and Convening	7,200.00	1	7,200.00	-	7,200.00
Contractors	Public Relations/Marketing/Social Media	1,000.00	12	12,000.00	-	12,000.00
Contractors	Fundraising (2K/mo x10 mos)	2,000.00	1	2,000.00	-	2,000.00
Prof Development	Housing Counseling Training and Licensing and Real Estate Agent Training and Licensing	2,500.00	1	2,500.00	-	2,500.00
Capital Improvements	Home purchase downpayment	328,000.00	1	328,000.00	-	328,000.00
Direct Services	Closing costs/downpayment assistance (up to \$5K/family)	5,000.00	16	80,000.00	-	80,000.00
Direct Services	Credit Counselors	75.00	448	33,600.00	-	33,600.00
Direct Services	Homeownership Counselors/Coaches	75.00	200	15,000.00	-	15,000.00
Direct Services	Workshop Instructors/Trainers	2,000.00	8	16,000.00	-	16,000.00
Direct Services	Homebuyers' Annual Conference	21,000.00	1	21,000.00	-	21,000.00
Direct Services	Quarterly Community Convenings	4,000.00	4	16,000.00	-	16,000.00
Direct Services	Incentives for Program Participants	250.00	12	3,000.00	-	3,000.00
Direct Services	Student Summer Interns (2)	7,500.00	2	15,000.00	-	15,000.00
Direct Services	Realtor in Residence \$1500/mo	1,500.00	12	18,000.00	-	18,000.00
Administration	Accounting Services	6,500.00	1	6,500.00	-	6,500.00
Administration	Administrative Services	47,480.00	1	47,480.00	-	47,480.00
Administration	Insurance	4,900.00	1	4,900.00	-	4,900.00
Administration	Office Rent at Westside Church	500.00	56	28,000.00	-	28,000.00
Administration	IT equipment and support	12,400.00	1	12,400.00	-	12,400.00
Administration	Office Supplies, Office Equipment	2,500.00	1	2,500.00	-	2,500.00

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Budget Narrative

Organization Name: Southwest Fresno Development Corporation
Expenditure Category: 3.12
(pick from list of expenditure categories tab)

ARPA for Community Based Organizations

Budget Narrative				
Cost Category: Personnel Costs (not associated with Administrative expenses)				
Type/Title	Description	Time Period	Cost Breakdown	Cost
Program Director	Oversees all aspects of the Homeownership Institute programs on behalf of SWFDC, under direction of the CEO, oversees recordkeeping for program, submits metrics, ensures Program is running efficiently and is responsible for communicating directly with City Staff. Oversees smooth execution of all program-related activities. Requesting salary for another full year	Throughout the Program, Requesting Through June 2025	.75FTE @ \$70,000/yr	142,600.00
Program Coordinator	Supports the Program Director with curriculum delivery, partnerships management, Conference liaison, record keeping, program reports. Requesting salary for another full year	Throughout the Program, Requesting Through June 2025	1FTE @ \$50,000/yr	92,000.00
Program Administrator	Supports the Program Team with administrative functions, contractor management, assists with participant appointments for counseling, processes invoices Requesting salary for another full year	Throughout the Program, Requesting Through June 2025	1FTE @ \$30,000/yr	45,000.00
Health Insurance	To support the FTEs listed above	Throughout the Program	Health insurance premiums, employer share	16,500.00
Payroll Services Fees	Payroll service needed for another full year (through June 2025)	Throughout the Program	Fee of \$68/month	1,820.00
Payroll Taxes - Employer	Calculated at State/Federal rates	Throughout the Program	Approximately 12% of total salaries	21,600.00
Personnel Total:				319,920.00
Cost Category: Operations				
Outreach Type	Description	Time Period	Cost Breakdown	Cost
Contractors	Fee for Services:	Throughout the Program		
Contractors	Architectural/Estimation/Inspections/Appraisals/	Fall/Winter 2024		5,000.00
Contractors	Legal, overestimated the need for legal support in the original budget	Throughout the Program	\$200/hour for 20 hours	4,000.00
Contractors	Event Planning for Annual Conference and Convening	One Conference & 2 mps/year	\$1200/mo x 6 mos	7,200.00
Contractors	Public Relations/Marketing/Social Media	Throughout the Program	\$1000/mo x 12 mos	12,000.00
Contractors	Fundraising	Throughout the Program		2,500.00
Professional Development	Housing Counseling training and classes to become HUD Certified Counselors, Real Estate Trainers for staff Real estate Agent licensing	Spring 2024	estimated fees for training and licensing	2,500.00
Operations Total:				32,700.00
Cost Category: Capital Improvements				
Service Type	Description	Time Period	Cost Breakdown	Cost
Acquisition	Purchase of 7 affordable tiny homes/cottages for our Program Participants who are fixed income seniors	Fall or Winter 2024	Up to 100,000 per house	328,000.00
Capital Improvements Total:				328,000.00
Cost Category: Direct Services				
Service Type	Description	Time Period	Cost Breakdown	Cost
Program Expenses	Closing costs/downpayment assistance	Throughout the program	Up to \$5000 for closing costs and DPA x 16 families	80,000.00
Program Expenses	Credit Counselors, costs reduced due to assistance from housing counselors in lieu of contractors	Throughout the program	\$75/hour x 418 hours	31,350.00
Program Expenses	Homeownership Counselors/Coaches, costs reduced due to overestimation of hours of housing counseling needed	Throughout the program	\$75/hour x 200 hours	15,000.00
Program Expenses	Workshop Instructors/Trainers	Throughout the program	\$2000/series x 4 series x 2 instructors	16,000.00
Program Expenses	Homebuyers' Annual Conference	29-Apr-23	All in (venue, food for 300, exp. travel, incentives, travel, security, parking, childcare, marketing, etc.)	21,000.00
Program Expenses	Quarterly Community Convenings	Throughout the program	4 x \$4000 for venue, food, marketing, planning, etc.	16,000.00
Program Expenses	Incentives for Program Participants, reduced incentives to program participants because they did not have the intended effect	Throughout the program	\$200/person for 12 people	3,000.00
Program Expenses	Student Summer Interns (2)	Summer 2023	\$2,500/mo x 3 mos x 2 students	15,000.00
Program Expenses	Realtor in Residence	Throughout the program	\$1500/mo x 12 mos	18,000.00
Direct Services Total:				217,600.00
Cost Category: Administration				
Type/Title	Description	Time Period	Cost Breakdown	Cost
Admin	Accounting Services	Throughout the Program	1.1-1.25% of annual budget	6,500.00
Admin	Administrative Services	Throughout the Program	.3FTE, \$60/hr x 624 hrs + taxes and benefits	47,480.00
Admin	Insurance: General Liability + HNOA Workman's Comp + Empl Liability, Professional Liability (Errors and Omission); need additional funds to cover insurance costs through June 2025	In force throughout the program	\$1800/year x 2	4,900.00
Admin	Office Rent at Westside Church, need additional funding for rent costs; 3 staff people need 2 offices	Throughout the Program	\$1,200/mo x 24 mos	28,800.00
Admin	IT: Website Maintenance, Design, Computer Support, Computer Equipment	Throughout the Program	Computer Equip: 2 laptops, 1 print, 1 desktop	12,400.00
Admin	Office Supplies, Office Equipment	Throughout the Program		2,500.00
Administration Total:				101,780.00
Total Grant Amount:				1,000,000.00