

Sept. 25, 2015
Issue #90

IN THIS ISSUE:

- Page 3: Homeowners Can Qualify to Receive up to \$100,000 In Mortgage Assistance through Keep Your Home California
Page 4: Presidential Trade Mission Participants Announce Creation of U.S. Smart Cities Alliance
Page 5: Water Agencies Regulatory Summit Oct. 14 to Focus on Sustainable Groundwater Management Act

ILG Launches Updated Website

In celebration of its 60th Anniversary, this week the Institute of Local Government (ILG) unveiled a new website. In an effort to better serve California's local officials and staff, the new site is organized by subject and has an advanced search function. ILG welcomes you to visit the site to see the new design and discover the resources available. Check it out at www.ca-ilg.org.



Stakeholder Meetings to Provide Information on Sustainable Groundwater Management Act Implementation

The State Water Resources Control Board and the Department of Water Resources will hold informational meetings to discuss the implementation of the Sustainable Groundwater Management Act (SGMA) and answer questions from the public. Technical sessions and public forums will be held in several areas throughout the state. *For more, see Page 2.*



Report Events, Safety Concerns to Union Pacific's Response Management Communications Center

Around the clock, Union Pacific's [Response Management Communications Center](#) (RMCC) critical call dispatchers answer phone calls from people reporting emergencies, community event notifications, and other incidents occurring on Union Pacific property. Union Pacific's highest priority is the safety of its employees and the communities it serves. *For more, see Page 2.*

Technical sessions are designed to inform staff, governing boards, and leaders of local public agencies and organizations and will focus on:

- Local agency requirements regarding Groundwater Sustainability Agency (GSA) formation, groundwater sustainability, and public involvement;
- Discussing the status of SGMA implementation within the region; and
- Identifying technical and financial assistance available from the state, including Proposition 1 and other funding sources; and
- Understanding the implications of state intervention in the absence of local action.

Public forums are intended for residential well owners, groundwater users, and other interested members of the public and will focus on:

- The public stakeholder role in SGMA implementation;
- Local agency requirements regarding GSA formation and public involvement;
- Drought management and groundwater sustainability;
- SGMA and water rights; and
- State involvement under SGMA (including technical and financial assistance and state intervention).

Informational Meetings

Oct. 21: Los Angeles Area

1-4 p.m. Technical session

6-8 p.m. Public forum

Los Angeles Valley College

Campus Center Building, Monarch Hall

5800 Fulton Ave, Valley Glen, CA 91401

Oct. 22: Visalia

1-4 p.m. Technical session

6-8 p.m. Public forum

210Life, Assembly Room

210 W. Center Ave, Visalia, CA 93291

A Spanish translator will be present

Oct. 27: Sacramento and Webcast

1-4 p.m. Technical session

6-8 p.m. Public forum

Joe Serna, Jr. CalEPA Headquarters Building

Coastal Hearing Room, 2nd Floor

1001 I St, Sacramento, CA 95814

Webcast of meeting will be available

Nov. 5: Redding

1-4 p.m. Combined technical session and public forum

Redding City Hall, Council Chambers

777 Cypress Ave, Redding, CA 96001

Please RSVP for meetings online. For updated information, including facility parking and accessibility please see the revised meeting notice.

For information about the meetings, please contact Katheryn Landau at (916) 341-5588.

Local agencies and community members are encouraged to immediately notify the railroad by contacting Union Pacific's RMCC at 1 (888) 877-7267 for any of the following:

- **Community Event Notifications:** If an event or activity — such as a parade, sporting event, or other large gathering — is scheduled to take place across or near Union Pacific's tracks, event planners should immediately notify the railroad by contacting RMCC. Only in rare circumstances will train traffic be stopped or rerouted for an event. For more information, please visit the Union Pacific [website](#).
- **Reporting an Emergency:** Any emergency or incident at or around the railroad crossing, including a vehicle stuck/stalled on the tracks, track obstruction or unusual or suspicious occurrences should be immediately reported. Notifying the railroad will help Union Pacific provide a timely response.
- **Reporting Rough or Damaged Grade Crossings or Vegetation Concerns:** Safety is the number one priority. In the event of a rough or damaged grade crossing, including signal malfunctions, or a crossing blocked or obscured by vegetation, Union Pacific wants to know about it immediately so that they can dispatch a maintenance crew to address the issue.

For questions, contact Andy Perez at (562) 490-7051.

Homeowners Can Qualify to Receive up to \$100,000 In Mortgage Assistance through Keep Your Home California

Despite the much-better economic outlook and job growth, many of the state's homeowners continue to struggle with their mortgage payments. That is where [Keep Your Home California](#) comes in, a free mortgage-assistance program, which is helping low and moderate income homeowners avoid foreclosure and remain in their homes.

Keep Your Home California was established under the U.S. Treasury Department's Hardest Hit Fund. As part of this federally funded program, California was allocated nearly \$2 billion to help eligible low and moderate income homeowners avoid preventable foreclosures. Since the program's inception in February 2011, Keep Your Home California has provided over \$1.1 billion in assistance to more than 56,000 California households, each facing a serious financial hardship.

There are nearly 8,000 additional homeowners currently in process with Keep Your Home California, representing another \$600 million in reserved financial assistance. Though not all of the 8,000 homeowners in process will ultimately qualify for assistance, the program is fast approaching the \$2 billion mark. There is a limited amount of time to get the remaining funds to hard hit homeowners in your city.

Keep Your Home California has five programs, each designed to address different financial hardships that may affect an individual's ability to pay their mortgage, to assist homeowners who are struggling with their mortgage payments. Qualifying homeowners can receive up to \$100,000 to help them keep their homes. Here are some brief details on the other five programs:

- **Principal Reduction Program:** Homeowners who owe more on their mortgage than the current value of their home and/or have an unaffordable monthly payment may be eligible for as much as \$100,000 in principal reduction. A homeowner could save hundreds of dollars every month on their mortgage payments. Participants in this program have seen their loan balance reduced by an average of \$75,000, reducing their monthly payments by an average of almost 14 percent. Unaffordable and underwater mortgages are critical issues for homeowners and the local economy.
- **Unemployment Mortgage Assistance Program:** Out-of-work homeowners who have received jobless benefits from the state Employment Development Department within the prior 30 days can receive as much as \$3,000 per month for up to 18 months, or a total of \$54,000. The program allows homeowners to focus on finding a job and not worry about their mortgage payment.

- Mortgage Reinstatement Assistance Program: Homeowners who are behind two months or more on their payments could receive as much as \$54,000 to help them “catch up” on their past-due mortgage payments. Homeowners must have recovered from their financial hardship and be able to make their mortgage payments going forward in order to qualify for the program.
- Transition Assistance Program: Homeowners who have reached an agreement with their mortgage servicer for a deed-in-lieu of foreclosure or short sale can receive up to \$5,000 in relocation assistance. The program gives families a chance for a fresh start in a new residence with money for rent, utilities, moving costs or other expenses.
- Reverse Mortgage Assistance Pilot Program: Homeowners 62 years or older with a reverse mortgage may qualify for as much as \$25,000 to reinstate their past-due property expenses (ie. property taxes and insurance) associated with their reverse mortgage. The reverse mortgage must be a Federal Housing Administration insured Home Equity Conversion Mortgage (HECM).

Regardless of the program, homeowners must have suffered a financial hardship and meet the County Income Limits in order to qualify. The homeowner's mortgage servicer, the company that collects the monthly payment, must also participate in the program. More than 240 mortgage servicers, including Bank of America and Wells Fargo, are enrolled in Keep Your Home California.

While the economy and even the housing market have improved in recent years, there is still a tremendous need for the program. Foreclosure and unemployment rates have come down, but they remain historically high across the state. And although property values are increasing in many areas, the recovery has not been even across the state, and several other areas are still suffering from significant negative equity. There are still many California homeowners who are struggling with their mortgage payments.

Homeowners seeking more information about any of the Keep Your Home California programs should call (888) 954-KEEP (5337) from 7 a.m. to 7 p.m. weekdays and 9 a.m. to 3 p.m. Saturdays. Representatives can answer questions and take applications in virtually any language through a translation service and there is never a fee for any Keep Your Home California services.

Information is also available at www.KeepYourHomeCalifornia.org, including a twelve question Eligibility Calculator, which will help homeowners determine which programs best fit their situation. A Spanish-language version of the website is also available at www.ConservaTuCasaCalifornia.org.

Presidential Trade Mission Participants Announce Creation of U.S. Smart Cities Alliance

Group of U.S. Companies to Focus Collaborating on Clean Energy and Smart City Projects in China and Meeting U.S./China Low-Carbon Emission Goals Set by President Xi and President Obama

Several participating members of the Presidential China Clean Technology Business Development Mission (held in April of this year) announced the U.S. Smart Cities Alliance (USSCA).

This alliance will help identify potential partners, projects and strategies for U.S. companies in targeted clean energy sectors in China. Born out of the Presidential trade mission that had a focus on smart cities/smart growth in China, the USSCA continues the purpose of the mission by converting diplomacy into actionable business results.

At the invite of the U.S. Department of Commerce, U.S. Department of State and city of Los Angeles, the USSCA team displayed a super booth showcasing U.S. technologies in smart/clean energy solutions during the summit. The event was attended by numerous China and U.S. world

leaders including: U.S. Vice President, Joe Biden; California Governor Jerry Brown, Los Angeles Mayor Eric Garcetti and dozens of Chinese diplomatic leaders representing several provinces and cities all over China. The summit also signaled the tone for smart energy discussions to be held later this week by President Obama and President Xi when they are to meet in Washington D.C.

The goal of the USSCA is to confirm U.S. government support for existing government-to-government and government-to-business collaborations on low-carbon urbanization work. Two major smart city mega-development projects in China have already begun the process of committing to be sustainable Smart Cities, based on the goals of both President Xi and President Obama to reduce carbon emissions by working with the USSCA:

The large-scale Green Dragon Lake project, encompassing over 122 kilometers on the outskirts of Beijing, has been led by McWong Environmental Technology (a Trade Mission delegate and co-founder of the USSCA) working with USSCA members to create a working model of China-American cooperation for rural urbanism development, using U.S. based companies with innovative smart city products and solutions.

The Sino-Singapore Guangzhou Knowledge City has already signed a "Letter of Intent" with The Digit Group, also a founding member of the USSCA, to provide Smart Cities advisory to the development also using U.S. based companies with innovative smart city products and solutions.

USSCA has been instrumental in forging relationships with China's government leaders and creating new business opportunities for U.S. companies. Another example is from China's Sichuan Province (China's most populace province) where the group is set to explore similar clean energy solutions for a major smart city project in the city of Chengdu. An MOU concerning the efforts was signed on Tuesday by the visiting China Party Secretary Wang Dongming and California's Governor Jerry Brown during key meetings in Seattle — cementing yet another success of the newly formed USSCA group's efforts.

For more information on the U.S. Smart Cities Alliance, visit: www.ussmartcitiesalliance.com.

Water Agencies Regulatory Summit Oct. 14 to Focus on Sustainable Groundwater Management Act

Register by Oct. 2

The Association of California Water Agencies' (ACWA) 2015 Regulatory Summit will take place on Oct. 14 at the Doubletree by Hilton Hotel in Ontario, CA. This year's Regulatory Summit will focus on the Sustainable Groundwater Management Act (SGMA): One Year Later, and will include programs on topics such as:

- GSA Formation - Mandated Coordination or Unintended Confusion?
- SGMA Emergency Regulations
- Groundwater Management: Where We Have Been and Where We Are Going
- Creating and Sharing Data for Groundwater Management
- Coordinating Land Use Planning & Well Permitting Programs with SGMA Implementation
- Legislative Roundup
- Funding - Proposition 1
- Identifying Key Challenges

For more information on ACWA's 2015 Regulatory Summit please see the [agenda](#) and [handout](#), or visit ACWA's [website](#).

Please contact ACWA's Member Services & Events at events@acwa.com or (916) 441-4545.
