

County of Monterey  
***First Time Home Buyer Down Payment Assistance Program***  
**Program Interest Form**

The information you provide on this form is collected to establish whether your household is likely to qualify for the First Time Home Buyer Down Payment Assistance Program. If it is determined that you are likely to be eligible, you will be provided additional information on the program to share with your real estate agent and mortgage broker.

*Once you have selected a home, you will be required to provide additional information to the County to establish that you are income qualified and the actual amount of assistance you qualify for through this program.*

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

Mailing Address (if different): \_\_\_\_\_

Home Telephone: \_\_\_\_\_

Work Telephone: \_\_\_\_\_

Cellular Telephone: \_\_\_\_\_

Best time to reach you: \_\_\_\_\_

Length of time at this address: \_\_\_\_\_

Current monthly rental payment: \_\_\_\_\_

**Household Information**

(This should reflect all persons who will be living in any home purchased with FTHB assistance.)

Name	Relationship	Age	Annual Income
_____	Self	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Total Annual Household Income: \$ \_\_\_\_\_



First Time Homebuyer  
Down Payment Assistance Program  
Applicant Financial  
Interest Certifications

Please check all boxes that apply to your situation. At least one box must be checked for this application to be considered:

- I/we intend to occupy the property I/we are purchasing as our principal residence.  
**You must occupy the property as your principal residence.**
- I/we am currently a resident of Monterey County.
- I/we (or my spouse and I/other members of the household) have not owned a home during the last three years.
- I owned/resided in a home with my spouse, but I am no longer living with my spouse. I have not worked/had a full-time job for a consecutive 12-month period during the last two years and have been primarily caring for my home and family.
- I am a single parent with one or more minor children of whom I have custody or joint custody. I did own/reside in a home with my spouse or significant other, but I am currently unmarried or legally separated.
- I am currently pregnant and will be a single parent. I did own/reside in a home with my spouse or significant other, but I am currently unmarried or legally separated.
- I owned a home during the past three years, but that home is not permanently affixed to a permanent foundation (i.e., mobile home) or that home does not meet state or County building codes and cannot be brought up to compliance with those codes for less than the cost of constructing a permanent home.
- I do not now, or have not within the last three years, owned a home.

The information provided on this form is true and correct, to the best of my knowledge.

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Signature of Applicant Date

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Signature of Applicant Date

Please submit this form to the County of Monterey Economic Development Department  
Attention: Housing Office  
1441 Schilling Place – North  
Salinas, CA 93901  
Ph: (831) 755-5390 Fax: (831) 755-5398



# County of Monterey

## Authorization to Release Information

To Whom It May Concern:

The undersigned applicant(s) is(are) requesting to purchase an Inclusionary/affordable housing unit. You are hereby authorized to release to the County of Monterey, or its agents, any information necessary for the purpose of processing my / our application. Such information includes but is not limited to:

- Loan application: Entire loan package including application forms, credit reports, disclosures and related information.
- Income: History, dates, title, income, hours, etc. from Employment and Non-Employment sources
- Mortgage Loans: Loan balances, dates of loans, proposed financing, underwriting analysis, payment amount and payment history, etc.
- Employment: Date of Employment, Present Position, Probability of Continued Employment, Current Gross Pay, Overtime or Bonus, Gross Earnings, Remarks, etc.
- Other: Any related matters such as, property appraisal, and title reports.

Borrower(s) Privacy Act Notice: any information is to be used by the County of Monterey to determine whether you qualify for State / Federal / County programs. It will not be disclosed to any one except as required and permitted by law. You do not have to provide us with the information, but if you do not, your application for approval may be delayed or denied.

### IMPORTANT

A scanned, carbon, emailed file / attachment, or facsimile copy of this authorization (bearing a valid copy of the signature/s of the undersigned) may be deemed to be the equivalent of and used as a duplicate original.

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_          \_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_  
 Applicant    Date    Social Security Number

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_          \_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_  
 Applicant    Date    Social Security Number

Return this form to  
 County of Monterey  
 Economic Development Department, Housing Office  
 1441 Schilling Place - North  
 831-755-5390 / Fax: 831-755-5398  
[www.co.monterey.ca.us](http://www.co.monterey.ca.us)



## County of Monterey First Time Homebuyer Program Overview & Guidelines

**If you purchase a home with assistance from the County of Monterey's First Time Homebuyer Program, it must be your primary residence.**

Total household income cannot exceed 80% of the Area Median Income (AMI) as shown below:

80% AMI by Household Size*								
Persons	1	2	3	4	5	6	7	8
Income	\$45,600	\$52,100	\$58,600	\$65,100	\$70,350	\$75,550	\$80,750	\$85,950

\*Effective June 15, 2017

The Monterey County First Time Homebuyer Loan Program (FTHB) is intended to provide the minimum gap financing to enable a household to qualify to purchase a home in the unincorporated areas of the County.

<b>Sub-Area: un-incorporated areas only</b>	Maximum Purchase Price	Maximum FTHB Loan
North County	\$379,000	\$75,800
South County	\$379,000	\$75,800
Salinas Area	\$379,000	\$75,800
Peninsula	\$379,000	\$75,800
Marina/Seaside/Ft. Ord	\$379,000	\$75,800

### Eligible Properties

All Eligible Properties must be located in the unincorporated areas of Monterey County. Eligible Properties include single-family homes, condominiums, and mobile/manufactured homes on permanent foundations. Income properties and rental units are not eligible.

Consistent with the HOME Modest Housing Rule, homes may not have swimming pools. Additionally, the maximum eligible house size is three bedrooms with two and one-half bathrooms. Exceptions to the maximum housing size may be granted on a case by case basis based on overcrowding (not more than two persons per bedroom plus one more in the home) or other extenuating circumstances. Approvals for exceptions based upon extenuating circumstances must be approved by HOME.



**Ethnicity & Race Data  
Collection Form**

U.S. Department of Housing  
and Urban Development  
Office of Housing

OMB Approval No. 2502-0204  
(Exp. 03/31/2011)

**HOME PROGRAM**

Name of Property \_\_\_\_\_ Type of Assistance or Program Title \_\_\_\_\_

Data Collection for:  Applicant  Tenant

(Print) Name of Head of Household \_\_\_\_\_ Assisted Unit Address (if applicable) \_\_\_\_\_  N/A

**This form is for the following Household Member:**

(Print) Name: \_\_\_\_\_  Male  Female

Age:  under 18;  18-44 years;  45-64 years;  65 and over

Disability:  Yes (if age 5 years and over)  No (if age 5 years and over)

Select one of the following Ethnic Categories*	Check One
<i>Hispanic or Latino</i>	<input type="checkbox"/>
<i>Not</i> -Hispanic or Latino	<input type="checkbox"/>
Select all that apply - Racial Categories*	Check all that apply:
American Indian or Alaska Native	<input type="checkbox"/>
Asian	<input type="checkbox"/>
Black or African American	<input type="checkbox"/>
Native Hawaiian or Other Pacific Islander	<input type="checkbox"/>
White	<input type="checkbox"/>
<u>Other</u> (check "other" for any racial category that is not identified in one of the five single race categories listed above)	<input type="checkbox"/>

**\*Definitions of these categories may be found on the next page.**

**There is no penalty for persons who do not complete this form. Initial here if you choose not to disclose race and ethnicity information for the above Household Member:** ▶ \_\_\_\_\_

**Next sign and date below:**

\_\_\_\_\_  
**Signature of above Household Member**

\_\_\_\_\_  
**Date**

Owners/agents must offer the opportunity to the head and co-head of each household to "self certify" during the application interview or lease signing. In-place tenants must complete the format as part of their next interim or annual re-certification. This process will allow the owner/agent to collect the needed information on all members of the household. Completed documents should be stapled together for each household and placed in the household's file. **Parents or guardians are to complete the self-certification for children under the age of 18.** This information is considered non-sensitive and does not require any special protection.

**Instructions for Ethnicity and Race Data Collection (Form HUD-27061-H)**

**A. General Instructions:**

This form is to be completed by individuals wishing to be served (applicants) and those that are currently served (tenants) in housing assisted by the Department of Housing and Urban Development.

Owners and agents are required to offer the applicant / tenant the option to complete the form. The form is to be completed at initial application or at lease signing. In-place tenants must also be offered the opportunity to complete the form as part of the next interim or annual recertification. Once the form is completed it need not be completed again unless the head of household or household composition changes. **Parents or guardians are to complete the form for children under the age of 18.**

**There is no penalty for persons who do not complete the form. If you choose not to disclose race or ethnicity, initial the refusal statement on the form, then sign and date the form at the bottom. All “completed” or “refused” forms for each member of the entire household must be kept together and placed in the household’s file.**

1. The two ethnic categories you should choose from are defined below. **You should check one** of the two categories.
  1. **Hispanic or Latino.** A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. The term “Spanish origin” can be used in addition to “Hispanic” or “Latino.”
  2. **Not Hispanic or Latino.** A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.
  
2. The five racial categories to choose from are defined below: **You should check as many as apply to you.**
  1. **American Indian or Alaska Native.** A person having origins in any of the original peoples of North and South America (including Central America), and who maintains tribal affiliation or community attachment.
  2. **Asian.** A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam
  3. **Black or African American.** A person having origins in any of the black racial groups of Africa. Terms such as “Haitian” or “Negro” can be used in addition to “Black” or “African American.”
  4. **Native Hawaiian or Other Pacific Islander.** A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
  5. **White.** A person having origins in any of the original peoples of Europe, the Middle East or North Africa.
  
3. **“Other”** – You should check “other” for any racial category that is not identified in one of the five single race categories listed above.

## Condado de Monterey

### ***Programa de Asistencia de Enganche para Comprador de Casa por Primera Vez*** **Formulario de Interés para el Programa**

La información que usted proporcione en este formulario es reunida para determinar si su hogar puede calificar para el programa de asistencia de enganche para comprador de casa por primera vez (Primeros Compradores o FTHB). Si se determina que posiblemente usted sea elegible, se le proporcionará información adicional sobre el programa para que comparta con su agente de bienes raíces y el agente de hipoteca.

*Una vez que usted haya seleccionado un hogar, se le pedirá que proporcione información adicional a el Condado de Monterey para establecer si sus ingresos califican y cual seria el monto de ayuda a través de este programa.*

Nombre: \_\_\_\_\_

Dirección: \_\_\_\_\_

Dirección postal (si es diferente): \_\_\_\_\_

Teléfono de la casa: \_\_\_\_\_

Teléfono del trabajo: \_\_\_\_\_

Teléfono Celular: \_\_\_\_\_

La mejor hora para llamarle: \_\_\_\_\_

Periodo de tiempo en esta dirección: \_\_\_\_\_

Pago actual mensual del alquiler: \_\_\_\_\_

#### Información del Hogar

(Esto debe reflejar todas las personas que van a vivir en cualquier casa comprada con la ayuda de FTHB.)

Nombre	Parentesco	Edad	Ingreso Anual
--------	------------	------	---------------

Yo (Si mismo/a)

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Ingreso Total Anual del Hogar: \$ \_\_\_\_\_



Comprador de Casa por Primera Vez  
Programa de Asistencia para el Enganche  
Solicitud Financiera  
Certificado de Interés

Por favor, marque todas las casillas que se aplican a su situación. Por lo menos una caja debe ser marcada para que esta aplicación sea considerada:

- Yo/nosotros planeamos ocupar la propiedad que yo/nosotros estamos comprando como nuestra residencia principal.

**Usted debe ocupar la propiedad como su residencia principal.**

- Yo/nosotros en la actualidad residio en el Condado de Monterey.
- Yo/nosotros (o mi cónyuge y yo/otros miembros de la familia) no he sido (o hemos sido) propietario(s) de una casa durante los últimos tres años.
- Yo tenia/residía en una casa con mi cónyuge, pero yo ya no estoy con mi cónyuge. No he trabajado/tenido un trabajo de tiempo completo por un periodo consecutivo de 12 meses durante los dos últimos años y he sido el sostén principal de mi hogar y la familia.
- Yo soy un padre (o madre) de familia soltero(a) con uno o más hijos menores de los cuales yo tengo la custodia o la custodia conjunta. Yo era dueño/vivía en una casa con mi cónyuge o pareja, pero actualmente estoy soltero o separado legalmente.
- Actualmente estoy embarazada y será madre soltera. Yo era dueña/residía en una casa con mi cónyuge o pareja, pero actualmente estoy soltera o separada legalmente.
- Yo era dueño de una casa durante los últimos tres años, pero la casa no está fija a una base permanente (es decir, casa móvil) o que la casa no cumple con el estado o los códigos de construcción del condado y no pueden ser llevados hasta el cumplimiento de esos códigos por menos que el costo de la construcción de una vivienda permanente.
- No soy ahora, o no he sido en los últimos tres años, dueño de una casa.

La información proporcionada en este formulario es verdadera y correcta, a lo mejor de mi conocimiento.

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Firma del solicitante Fecha

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Firma del solicitante Fecha

Por favor, envíe este formulario para el Condado de Monterey, Departamento de Desarrollo Económico

Atención: Oficina de Vivienda

1441 Schilling Place - North

Salinas, CA 93901

Ph: (831) 755-5390 Fax: (831) 755-5398





**County of Monterey**  
Authorization to Release Information

To Whom It May Concern:

The undersigned applicant(s) is(are) requesting to purchase an Inclusionary/affordable housing unit. You are hereby authorized to release to the County of Monterey, or its agents, any information necessary for the purpose of processing my / our application. Such information includes but is not limited to:

- Loan application:       Entire loan package including application forms, credit reports, disclosures and related information.
  
- Income:                   History, dates, title, income, hours, etc. from Employment and Non-Employment sources
  
- Mortgage Loans:        Loan balances, dates of loans, proposed financing, underwriting analysis, payment amount and payment history, etc.
  
- Employment:            Date of Employment, Present Position, Probability of Continued Employment, Current Gross Pay, Overtime or Bonus, Gross Earnings, Remarks, etc.
  
- Other:                    Any related matters such as, property appraisal, and title reports.

Borrower(s) Privacy Act Notice: any information is to be used by the County of Monterey to determine whether you qualify for State / Federal / County programs. It will not be disclosed to any one except as required and permitted by law. You do not have to provide us with the information, but if you do not, your application for approval may be delayed or denied.

**IMPORTANT**

A scanned, carbon, emailed file / attachment, or facsimile copy of this authorization (bearing a valid copy of the signature/s of the undersigned) may be deemed to be the equivalent of and used as a duplicate original.

Applicant	____/____/____ Date	____-____-____ Social Security Number
Applicant	____/____/____ Date	____-____-____ Social Security Number

Return this form to  
County of Monterey  
Economic Development Department, Housing Office  
1441 Schilling Place - North  
831-755-5390 / Fax: 831-755-5398  
[www.co.monterey.ca.us](http://www.co.monterey.ca.us)



# County of Monterey

## Authorization to Release Information

*Esta forma es su copia de la hoja anterior en español – no necesita regresárnosla*

## Autorización para divulgar información

A quien corresponda:

El solicitante abajo mencionado(s) está(n) solicitando la compra de una vivienda de económica. Por lo presente se le autoriza a usted a informar a el Condado de Monterey, o sus agentes, toda la información de mi/nuestra solicitud. Dicha información incluye, pero no se limitan a:

Solicitud de préstamos: Paquete de préstamo completo, incluyendo los formularios de solicitud, informes de crédito, la divulgación y la información relacionada.

Ingresos: La historia, las fechas, el título, los ingresos, horas de trabajo, etc. de fuentes de empleo y no empleo.

Préstamos hipotecarios: Saldos de préstamos, fechas de los préstamos, la propuesta financiera, el análisis de la solicitud, la cantidad de pago e historial de pago, etc.

Empleo: Fecha de empleo, la posición actual, la probabilidad de continuidad de empleo, las horas extras o bonos, los ingresos brutos, observaciones, etc.

Otros: Otros asuntos relacionados, tales como, el evalúo de la propiedad, reportes de título, inspecciones, etc.

Prestatario(s) Aviso de Ley de Privacidad: cualquier información que va utilizar el Condado de Monterey será para determinar si usted califica para programas del Estado/Federal/Condado. No será compartida con nadie, excepto cuando sea necesario y permitido por la ley. Usted no tiene que darnos la información, pero si no lo hace, su solicitud de aprobación puede ser retrasada o negada.

### IMPORTANTE

Una copia escaneada, de carbón, un archivo enviado por correo electrónico/archivo adjunto, o fax de esta autorización (que lleva una copia válida de la firma/s de los firmantes) puede ser considerada como el equivalente y se utiliza como un duplicado de original.

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Solicitante Fecha Número de Seguro Social

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Solicitante Fecha Número de Seguro Social

Regrese este documento a  
Condado de Monterey  
Departamento de Desarrollo Económico, Oficina de Vivienda  
1441 Schilling Place - North  
831-755-5390 / Fax: 831-755-5398  
[www.co.monterey.ca.us](http://www.co.monterey.ca.us)



**Condado de Monterey  
Comprador De Casa Por Primer Vez  
Descripción Del Programa y Reglas**

**Si usted compra una casa con la asistencia del Condado de Monterey Programa de Primeros Compradores, esta debe ser su residencia principal.**

Ingreso total del hogar no puede exceder el 80% del Ingreso Promedio del Área (IPA), como se muestra a continuación:

80% IPA por tamaño del Hogar*								
Personas	1	2	3	4	5	6	7	8
Ingresos	\$45,600	\$52,100	\$58,600	\$65,100	\$70,350	\$75,550	\$80,750	\$85,950

\*Efectivo Junio 15, 2017

El Programa de Asistencia de Enganche para Compradores de Vivienda por Primera Vez (FTHB) del Condado de Monterey proporciona el enganche mínimo para que el hogar pueda calificar para comprar una casa en las áreas no incorporadas del Condado.

<b>Sub-áreas: áreas no incorporadas</b>	Máximo precio de venta	Mono máximo del préstamo
North County	\$379,000	\$75,800
South County	\$379,000	\$75,800
Salinas Area	\$379,000	\$75,800
Peninsula	\$379,000	\$75,800
Marina/Seaside/Ft. Ord	\$379,000	\$75,800

Propiedades Elegibles

Todas las propiedades elegibles deben estar ubicadas en las áreas no incorporadas del Condado de Monterey. Propiedades elegibles incluyen casas unifamiliares, condominios y casas móviles/prefabricadas en cimientos permanente. Propiedades de inversión y unidades del alquiler no son elegibles.

De acuerdo con la Regla de la Vivienda Modesta de HOME, las casas no pueden tener piscinas. Además, el tamaño máximo aceptable de la casa es de tres dormitorios con dos baños y un medio. Las excepciones al tamaño máximo de la vivienda se podrá conceder en una base de caso por caso, dependiendo de la aglomeración (no más de dos personas por dormitorio, además de uno más en el hogar) o de otras circunstancias atenuantes. Las aprobaciones de las excepciones basadas en las circunstancias atenuantes deben ser aprobadas por HOME.



**Ethnicity & Race Data  
Collection Form**

U.S. Department of Housing  
and Urban Development  
Office of Housing

OMB Approval No. 2502-0204  
(Exp. 03/31/2011)

**HOME PROGRAM**

Name of Property \_\_\_\_\_ Type of Assistance or Program Title \_\_\_\_\_

Data Collection for:  Applicant  Tenant

(Print) Name of Head of Household \_\_\_\_\_ Assisted Unit Address (if applicable) \_\_\_\_\_  N/A

**This form is for the following Household Member:**

(Print) Name: \_\_\_\_\_  Male  Female

Age:  under 18;  18-44 years;  45-64 years;  65 and over

Disability:  Yes (if age 5 years and over)  No (if age 5 years and over)

Select one of the following Ethnic Categories*	Check One
<i>Hispanic or Latino</i>	<input type="checkbox"/>
<i>Not</i> -Hispanic or Latino	<input type="checkbox"/>
Select all that apply - Racial Categories*	Check all that apply:
American Indian or Alaska Native	<input type="checkbox"/>
Asian	<input type="checkbox"/>
Black or African American	<input type="checkbox"/>
Native Hawaiian or Other Pacific Islander	<input type="checkbox"/>
White	<input type="checkbox"/>
<u>Other</u> (check "other" for any racial category that is not identified in one of the five single race categories listed above)	<input type="checkbox"/>

**\*Definitions of these categories may be found on the next page.**

**There is no penalty for persons who do not complete this form. Initial here if you choose not to disclose race and ethnicity information for the above Household Member:**

**Next sign and date below:**

\_\_\_\_\_  
**Signature of above Household Member**

\_\_\_\_\_  
**Date**

Owners/agents must offer the opportunity to the head and co-head of each household to "self certify" during the application interview or lease signing. In-place tenants must complete the format as part of their next interim or annual re-certification. This process will allow the owner/agent to collect the needed information on all members of the household. Completed documents should be stapled together for each household and placed in the household's file. **Parents or guardians are to complete the self-certification for children under the age of 18.** This information is considered non-sensitive and does not require any special protection.

**Instructions for Ethnicity and Race Data Collection (Form HUD-27061-H)**

**A. General Instructions:**

This form is to be completed by individuals wishing to be served (applicants) and those that are currently served (tenants) in housing assisted by the Department of Housing and Urban Development.

Owners and agents are required to offer the applicant / tenant the option to complete the form. The form is to be completed at initial application or at lease signing. In-place tenants must also be offered the opportunity to complete the form as part of the next interim or annual recertification. Once the form is completed it need not be completed again unless the head of household or household composition changes. **Parents or guardians are to complete the form for children under the age of 18.**

**There is no penalty for persons who do not complete the form. If you choose not to disclose race or ethnicity, initial the refusal statement on the form, then sign and date the form at the bottom. All “completed” or “refused” forms for each member of the entire household must be kept together and placed in the household’s file.**

1. The two ethnic categories you should choose from are defined below. **You should check one** of the two categories.
  1. **Hispanic or Latino.** A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. The term “Spanish origin” can be used in addition to “Hispanic” or “Latino.”
  2. **Not Hispanic or Latino.** A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.
  
2. The five racial categories to choose from are defined below: **You should check as many as apply to you.**
  1. **American Indian or Alaska Native.** A person having origins in any of the original peoples of North and South America (including Central America), and who maintains tribal affiliation or community attachment.
  2. **Asian.** A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam
  3. **Black or African American.** A person having origins in any of the black racial groups of Africa. Terms such as “Haitian” or “Negro” can be used in addition to “Black” or “African American.”
  4. **Native Hawaiian or Other Pacific Islander.** A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
  5. **White.** A person having origins in any of the original peoples of Europe, the Middle East or North Africa.
  
3. **“Other”** – You should check “other” for any racial category that is not identified in one of the five single race categories listed above.