

# 2021 CalHome Program NOFA Webinar

California Department of  
Housing and Community  
Development





# Presenters

Mauro Lara, Program Manager

Brandon Bouldin, HCD Representative II

Gail Melendres, HCD Representative II

Conant Radcliff, HCD Representative II

Kara Thomson, HCD Representative II

Ina Brent, HCD Representative II



# AGENDA

What's New and Reminders  
Program Overview  
Eligible Applicants  
Eligible Activities  
Threshold Review  
Application  
Resolution  
What's Next  
Questions



# Welcome and Mission Review

## **Mission**

Promote safe, affordable homes and vibrant, inclusive, sustainable communities for all Californians

## **Vision**

Every California resident can live, work, and play in healthy communities of opportunity

## **Our Core Values**

Innovation Professionalism Accountability Mission-Driven Integrity Diversity



## What's New?

Electronic submission of Application via online portal

Mobilehome set aside of \$20 million dollars

Tribal set aside of 10% of total funds available



# Key Information

Application portal available: November 8, 2021

Application due date: November 22, 2021 by 5:00 p.m.

Tribal Application due Date: December 14, 2021 at 5:00 p.m.  
PDT

Award Announcements: February 2022

# **PROGRAM OVERVIEW**

## **Presented by Brandon Bouldin**





# NOFA

Approximately \$57 million in state CalHome program funds to Local Public Agencies, Nonprofit Corporations or Tribal Entities for eligible activities under the CalHome program.

\$20 million is reserved for mobilehome assistance in a mobilehome or manufactured home community.

This NOFA will be governed by CalHome program Guidelines.





# NOFA

The NOFA shall have geographic targets of up to:  
45 percent of available funds for Southern California,  
30 percent for Northern California,  
15 percent for rural jurisdictions.  
10 percent (i.e., \$5.7 million) of total funds, to the extent  
there are eligible applications, to Tribal Entities.



# FUNDING LIMITS

- The minimum CalHome loan to a Borrower will be no less than \$1,000.
- The maximum CalHome loan to an eligible households :
- \$100,000 per unit for First-Time Homebuyer Mortgage Assistance, Accessory and Junior Accessory Dwelling Units (ADU/JADU) and Homeownership Project Development Loans.
- \$100,000 maximum loan per unit for Owner-Occupied Rehabilitation Assistance, except for full reconstruction, then the maximum loan per unit is \$150,000.



## FUNDING LIMITS

Technical Assistance for Self-Help Housing Projects is a maximum of \$15,000 per unit.

The maximum application amount for Technical Assistance for Shared Housing Program cannot exceed \$300,000.



# ACTIVITY DELIVERY FEES

Up to 20 percent of the loan amount may be provided as a grant to the Recipient for the Owner-Occupied Rehabilitation and ADU/JADU Programs.

- Provided the costs are actual costs, commercially reasonable, and not a flat fee to the program administrator.

Up to 10 percent for the loan amount may be provided for the First Time Homebuyer Mortgage Assistance Program.

# **ELIGIBLE APPLICANTS**

## **Presented by Brandon Bouldin**





# ELIGIBLE APPLICANTS

## **Local Public Agency**

Eligible to apply for a Local Program or project located within jurisdictional boundaries. May hire nonprofit and for-profit consultants. (Guidelines 7717(a)(1))

## **Nonprofit Corporation**

Eligible to apply for a program or project within California in which it has developed a project or operated a housing program during the past two years (Guidelines 7717(a)(2))



# ELIGIBLE APPLICANTS

## **Tribal Entity:**

Tribal entity means a Tribe, or a tribally designated housing entity.

Tribe means a federally recognized California Indian Tribe that meets the definition of the Indian Tribe under section 4103 of title 25 of the United State Code.

See page 4 of the NOFA for Federally Recognized and Special Government Entities.



# Required Applicant Experience

Mortgage Assistance Experience (Guidelines 7728)

Owner Occupied Rehabilitation and ADU/JADU Experience  
(Guidelines 7732 and 7742)

Technical Assistance for Self-Help Housing Projects  
Experience (Guidelines 7736)





# Required Applicant Experience (continued)

Technical Assistance for Shared Housing Program Experience  
(Guidelines 7739)

Homeownership Development Project Experience (Guidelines  
7746)



# Stability and Capacity

## **Local Public Agencies (Guidelines 7717(b))**

Demonstrate sufficient organizational stability and capacity to administer the Local Program and/or projects. If applicable, provide a Loan servicing plan.

Shall have operated as a housing developer or housing program administrator for a minimum of two years prior to the date of application.

May subcontract with an Administrative Subcontractor to qualify toward the organizational stability and experience requirement.



# Stability and Capacity (continued)

## **Nonprofit Corporations (Guidelines 7717(b))**

Demonstrate sufficient organizational stability and capacity to administer the Local Program and/or projects. If applicable, provide a Loan servicing plan.

Shall have operated as a housing developer or housing program administrator for a minimum of two years prior to the date of application.

Proof the corporation's exempt purpose for the two years prior to the date of application included the activity for which it is applying.

Proof that the Applicant is financially stable.



# ELIGIBLE APPLICANT EXPERIENCE

- All applicants shall submit all outstanding reports from previous CalHome Awards to the Department by the application due date.
- Failure to submit the reports by the application date will result in the applicant being ineligible for a CalHome award under this NOFA.
- Email [CalHomeReports@hcd.ca.gov](mailto:CalHomeReports@hcd.ca.gov) to confirm if there are any outstanding reports. We recommend saving the response and uploading with the application under “other”.

# ELIGIBLE ACTIVITIES

## Ina Brent





# FTHB MORTGAGE ASSISTANCE

- **First-Time Homebuyer Mortgage Assistance (MA)** (commencing with Guidelines § 7728)
- Gap loans to Households at or below 80 percent of Area Median Income (AMI)
- Includes the purchase of homes with ADUs or JADUs
- Homebuyer Education may be reimbursed in the form of a Grant from the Department to the Awardee in an amount not to exceed \$250 per assisted unit.



# OWNER OCCUPIED REHABILITATION

Includes repair, full reconstruction, or the addition of an ADU or JADU.

All assisted units shall have After-Rehabilitation Values at or below the current local median sales price of a single-family home.

Manufactured Housing is also eligible, including replacement of a Manufactured House, whether located in a Mobilehome Park or elsewhere.



# TA FOR SELF-HELP HOUSING PROJECTS

Commencing with Guidelines Section 7736, in which the Applicant organization will be directly providing the services required in Section 7738 (next slide will list these services).

Activity can be combined on the application with Homeownership Project Development Loan.





# TECHNICAL ASSISTANCE FOR SELF-HELP HOUSING PROJECTS

## Section 7738 Administration Requirements

Program Marketing

Recruitment of Homebuyers and selection criteria

Income limits for participation and income determination procedures

Criteria for Homebuyer participation in the program including: Residency requirements, Credit Requirements and a process of providing reasonable accommodations to persons with a disability

List of activities to be performed by self-help participants

Construction training plan

Homeownership training plan

**NOTE: A home assisted with Self-Help TA shall not be sold at a price that exceeds its appraised value. The Awardee may request an advance of up to 25 percent of the total Grant amount, the Awardee must submit a certification that they do not have the available funds to initiate the project.**



# TA FOR SHARED HOUSING PROGRAMS

Operators of Shared Housing Programs will directly provide match services to “Seekers” with “Providers”, where the providers are homeowners who occupy their homes as their principal place of residence



# ADU/JADU PROGRAM

Accessory Dwelling Unit and Junior Accessory Dwelling Unit

Loans for ADU/JADU construction, reconstruction, repair, or Rehabilitation to Households at or below 80 percent of AMI, and shall be used as gap financing.

Eligible households may rent the ADU/JADU to a household with no income limit restrictions.



# HOMEOWNERSHIP DEVELOPMENT PROJECT LOANS

Conditional awards of development loans to the Applicants to be used for land acquisition, predevelopment costs and on-site improvements (unit construction is not an eligible expense).

CalHome funds, for the purposes of this activity, can only be used as gap financing.



# HOMEOWNERSHIP DEVELOPMENT PROJECT LOANS

Proposed projects are ineligible to receive CalHome funds if construction work has begun or will begin prior to the date HCD executes the Standard Agreement with the Recipient and all conditions have been satisfied.

Construction work includes grading, site preparation (with the exception of demolition or clearing properties) or site improvements intended for public dedication.

# **THRESHOLD REVIEW**

**Presented by Gail Melendres**





# THRESHOLD

Applications will not be considered for funding unless the application is received by the deadline as stated in the NOFA, and demonstrates compliance with all CalHome Program statutes and Guidelines, including the following conditions:



## THRESHOLD ITEMS

- The Applicant meets geographic restrictions.
- The Applicant is an eligible Local Jurisdiction, Tribal Entity or Nonprofit.
- The activity is eligible.
- The proposed use of funds is eligible.
- The Applicant meets the eligibility requirements for the activity(ies) they are applying for.





## THRESHOLD ITEMS CONTINUED

The application is complete.

The application has not been altered or modified except to accommodate computer software.

The application is signed by the party authorized in a complete and proper Resolution.



## THRESHOLD ITEMS CONTINUED

The Applicant does not have any unresolved audit findings for prior HCD or federally funded housing or community development projects or programs.

The Applicant has no pending lawsuits that would impede the implementation of the program.

Minimum application score of 55



## THRESHOLD ITEMS CONTINUED

For projects developed in Indian Country please refer to section F. Eligibility and threshold evaluation criteria (I), page 15 of the NOFA.

Nonprofits that are serving as an Admin Subcontractor cannot be awarded funds in the same area that they are applying for as an Applicant.

# Rating

## Presented by Gail Melendres





# RATING

EVALUATION CRITERIA	MAXIMUM POINTS
CAPABILITY	40
COMMUNITY NEED	15
FEASIBILITY	25
COMMUNITY REVITALIZATION	10
VOLUNTEER LABOR, SELF-HELP LABOR OR YOUTH CONSTRUCTION SKILLS TRAINING PROGRAM	10
TOTAL	100



# RATING

Applicants may apply to fund up to two programs in a single application. Each program will be scored separately, then the two score will be averaged into one score.

Applicants will need to determine if a combined application or separate applications should be submitted.



# RATING

Refer to Appendix A on page 19 of the NOFA for the complete Rating Factors.

Up to 5 points may be deducted for failure to meet CalHome Program Performance Goals pursuant Section 7759 in the Guidelines.

# CLIMATE RESILIENCY REQUIREMENTS

## Presented by Conant Radcliffe







# CLIMATE ADAPTATION

April 2015 Governor Brown signed **Executive Order B-30-15** to prepare for the impacts of climate change.

- State agencies with jurisdiction over sources of greenhouse gas emissions shall take climate change into account in their planning and investment decisions.
- State Agencies shall employ full life-cycle cost accounting to evaluate and compare infrastructure investments and alternatives.
- State agencies shall implement measures, to achieve 2030 and 2050 greenhouse gas emissions reductions targets.



# RESILIENCY STANDARDS

## **Owner-Occupied Rehabilitation Assistance and Homeownership Development Project Loans**

Applications for Owner-Occupied Rehabilitation Assistance and Homeownership Development Project Loans, must include the Applicant's commitment to meet near and long-term resiliency standards in rebuilding homes.



# DISASTER RESILIENCY

- **Resiliency** is defined as the future ability to resist and recover from future disasters.
- Applicants must demonstrate commitment to immediate and long-term resiliency by describing completed or planned (including anticipated completion dates) actions such as
  - Long-term planning – (Local Government applicants) General Plan amendments related to hazard mitigation
  - Compliance with zoning, site planning and building standards certified by the local building and/or planning departments.
  - Public outreach – An outreach plan can be provided by the applicant



## Disaster Resiliency Additional Information

If you need additional information and guidance implementing climate resiliency measures, please contact Nuin Tara-Key with the Governor's Office of Planning and Research [Nuin-Tara.Key@opr.ca.gov](mailto:Nuin-Tara.Key@opr.ca.gov)

# APPLICATION

## Presented by Kara Thomson





# APPLICATION INSTRUCTIONS

The excel application is located on the CalHome Webpage: [www.hcd.ca.gov/grants-funding/active-no-funding/calhome.shtml](http://www.hcd.ca.gov/grants-funding/active-no-funding/calhome.shtml)

## Current NOFAs

### 2021 CalHome Program

- **New!** 2021 CalHome Program NOFA (PDF)
- **New!** 2021 CalHome Program Application (XLS)
- **New!** 2021 CalHome Sample Resolution (XLS)
- **New!** 2021 CalHome Program Webinar, October 14, 2021  
[Register Here.](#)



# APPLICATION INSTRUCTIONS

First click on  
Enable Content

SECURITY WARNING: Macros have been disabled.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AO
1	<b>Applicant and Activity</b>																												Rev. 1/14/21										
2	<p style="color: red;">When opening this file, a yellow banner at the top may appear with a button that says "Enable Content" or "Enable Editing". It is essential for full worksheet functionality that you click this box so that the macros are enabled. Macros do not work with Microsoft's Excel version for Apple Mac. Please complete this form using a PC.</p>																																						
3	Applicant name §7754(a):													Applicant type §7716(h)						Date this Application is submitted to HCD																			
4	Address													City						County						State			Zip										
5	Auth Rep: Name													Title						Email						Phone													
6	Contact: Name													Title						Email						Phone													
7	§7754(a) Indicate all legislative reps who represent any portion of the proposed service area. If you have vacancies in your legislative seats, list district number and address.																																						
8	<a href="#">California State Assembly</a>													<a href="#">California State Senate</a>						<a href="#">U.S. House of Representatives</a>																			
9	District #			Name										District #			Name						District #			Name													
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16	§7754(c) Applicant has the authority to undertake the activities applied for, meets the eligibility requirements, will comply with all Program requirements, does not have any unresolved HCD audit findings nor pending lawsuits; and that if the application is for a construction project, Construction Work has not yet begun. If No, explain.																																						



# APPLICATION INSTRUCTIONS

## Eligible Activities §7718

Applicants may include Project Activities or up to two Program Activities in an application, **but cannot apply for both Project Activities and Program Activities in a single application.** Applicants may apply to fund a Homeownership Development Project with or without a Self-Help Housing Project.

**Program Activities:** Mortgage Assistance Programs (Article 4)

**Project Activities:**

Activities must assist counties impacted by disasters outlined in the NOFA. Select the qualified FEMA disaster declaration(s) for your Activities:

**Assisted County:** Butte  Allocation: \$2,650,000

## Total Uses of Funds §7719

Activity Type:	CalHome Funds Request	CalHome Funds Eligible	Remaining Allocation
First-Time Homebuyer for Mortgage Assist. §7718(a)(1) Article 4	\$0	\$0	
Owner-Occupied Rehabilitation §7718(a)(2) Article 5	\$0	\$0	
Technical Assist. for Shared Housing §7718(a)(4) Article 7	\$0	\$0	
Accessory Dwelling Units (ADU)/Junior ADU §7718(b) Article 8	\$0	\$0	
<b>Program Activity Total:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$2,650,000</b>
Technical Assistance for Self-Help Housing §7718(a)(3) Article 6	\$0	\$0	
Homeownership Development Project Loans §7718(b) Article 9	\$0	\$0	
<b>Project Activity Total:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Total Request, Funds Eligible and Remaining:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$2,650,000</b>

## Selection Criteria §7755





# APPLICATION ATTACHMENTS

Salmon Colored Cells indicate additional documentation may be required.

1	<b>Locality Applicant</b>			
2	(a)(1) Is locality applying for funds for a Local Program or project located within its jurisdictional boundaries?			
3	<b>File Name:</b>	<b>Service Area Map</b>	Provide a Service Area Map showing the Project location and nearby services	Uploaded to HCD?
4	(a)(1) Will Applicant hire nonprofit or for-profit consultants located and/or registered within or outside its jurisdictional boundaries?			
5	<b>File Name:</b>	<b>Consult Agreement</b>	Copy of agreement(s) between the Applicant and its consultant	Uploaded to HCD?
6	(a)(1) Will the Applicant establish a consortium with a single administrator?			
7	<b>File Name:</b>	<b>MOU</b>	MOU regarding a consortium with a single administrator	Uploaded to HCD?
8	(b)(1) Does Applicant have sufficient organizational stability and capacity to carry out the activity for which it is requesting funds? Describe stability and capacity below.			



# APPLICATION CERTIFICATION AND COMMITMENT FORM

25 J. § 7725(a) CalHome Program loans to individual borrowers shall not exceed the amount published in the current NOFA or, when considered with other available financing and  
26 assistance, the minimum amount necessary;

27 K. Homeowner and Homebuyer Loan Terms and Loan-to-Value Limits shall follow the regulations outlined in §7726 and §7727.  
28

29 L. The information, statements, and attachments contained in this application are, to the best of my knowledge and belief, true and correct.  
30

I authorize the Department of Housing and Community Development to contact any agency, whether or not named in this application, which may assist in determining the capability of the Applicant. All information contained in this application is acknowledge to be public information. (This certification must be signed by the person authorized in the Resolution.)  
31  
32

33 \*Signature:

Title:

34 \*Must be signed by authorized signatory per the resolution.  
35

36 Type Name:

Date:



# APPLICATION SUPPORT

Send questions to  
[AppSupport@hcd.ca.gov](mailto:AppSupport@hcd.ca.gov)

Application Development Team (ADT) Support Form									Rev. 1/14/21
Please complete the "yellow" cells in the form below and email a copy to: <a href="mailto:AppSupport@hcd.ca.gov">AppSupport@hcd.ca.gov</a> . A member of the Application Development Team will respond to your request within ASAP.									
Full Name:					Date Requested:			Application Version Date:	
Organization:				Email:				Contact Phone:	
Justification:									
Issue #	Program Name &	Tab	Section	Cell#	Update/Comment	Urgency	ADT Status	Status Date	
1	CalHome								
2	CalHome								
3	CalHome								
4	CalHome								
5	CalHome								
6	CalHome								
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8	CalHome								
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12	CalHome								
13	CalHome								

Application Support Tab



# APPLICATION PORTAL

The Application shall be submitted electronically via the online portal, located on the CalHome webpage under the CalHome Disaster section.



# APPLICATION PORTAL

The portal is not a replacement for the excel application, please make sure the excel application is complete and uploaded to the portal.

The application attachments (salmon colored cells) can be attached via the portal.

Once the application is submitted via the portal the applicant will receive a confirmation email. Save this email!



# Resolution

A sample resolution can be found at:

<https://www.hcd.ca.gov/grants-funding/active-no-funding/calhome.shtml>

## Current NOFAs

### 2021 CalHome Program

- **New!** 2021 CalHome Program NOFA (PDF)
- **New!** 2021 CalHome Program Application (XLS)
- **New!** 2021 CalHome Sample Resolution (XLS)
- **New!** 2021 CalHome Program Webinar, October 14, 2021  
[Register Here.](#)



## Resolution Tips

- Include the entity name
- Name & Title of Signatory(ies)
- Note: *Name and title of authorized signatory(ies) is preferred. In instances pertaining to municipalities (when title only is acceptable), supporting documentation evidencing the individual who currently holds the position **must** be provided.*



## Resolution Tips Continued

- Reference the NOFA date- September 21, 2021
- Include a dollar amount that is equal to or greater than the award amount.
- Meeting Date, All Votes (Ayes, No's, Absent Vacant and signatures are included.
- Include a Resolution Number





# Common Resolution Errors

- Ensure you have a quorum, check your by-laws to make sure you know what a quorum is for your organization.
- The person who is attesting the resolution cannot be the authorized representative.
- Make sure the person attesting the resolution signs the resolution. Their title needs to be included.

# APPEALS

Presented by Kara Thomson





# APPEAL AND AWARD PROCESS

## **Basis of appeals**

Upon receipt of HCD's notice that an application has been determined to be incomplete, fail threshold, or have a reduction to the preliminary point score, Applicants under this supplement may appeal such decision(s).

No Applicant shall have the right to appeal a decision of HCD relating to another Applicant's eligibility, point score, award, denial of award, or any other matter related thereto.

Prior program NOFAs. The appeal process provided herein applies solely to decisions of HCD made in this program NOFA supplement and does not apply to any decisions made with respect to any previously issued NOFAs or decisions to be made pursuant to future program NOFAs



# APPEAL PROCESS

**Process:** In order to lodge an appeal, Applicants must submit to HCD, no later than 5 business days from the date of HCD's eligibility, threshold review or determination letter(s) representing HCD's decision made in response to the application.



# APPEAL PROCESS CONTINUED

**New Information:** No new or additional information will be accepted if this information would result in a competitive advantage to an Applicant. Once the written appeal is submitted to HCD, no further information or materials will be accepted or considered thereafter.



# APPEAL DECISION

**Decision:** It is HCD's intent to render its decision in writing within 15 business days of receipt of the Applicant's written appeal. All decisions rendered shall be final, binding, and conclusive, and shall constitute the final action of HCD with respect to the appeal.



# What's Next

## **Welcome Letter**

The State Grant Management (SGM) section will send you a welcome letter following execution of the Standard Agreement. The letter will contain:

- Who to contact with questions
- Reporting and disbursement requirements
- Expenditure deadlines and contract expiration dates

## **Contact Information**

The Sponsor's Grant Management Representative (as introduced in the Welcome Letter) or [calhomereports@hcd.ca.gov](mailto:calhomereports@hcd.ca.gov) will be your contact after execution of the Standard Agreement.



# Disbursement of Funds

CalHome funds will be disbursed to the Contractor after the Department has received a request for funds from the Contractor and a Standard Agreement between the Grantee and the Department is fully executed.





# Reporting Requirements

## Quarterly and Annual Reporting

- CalHome reports must be submitted on a quarterly basis for expenditures made during the quarter. The final quarterly report, due in July, is a complete annual report which contains additional reporting requirements.
- The CalHome Quarterly/Annual Report can be found at <https://www.hcd.ca.gov/rants-funding/active-no-funding/calhome.shtml>



# Quarterly Report Due Dates

Quarter 1: October 30th

Quarter 2: January 30th

Quarter 3: April 30th

Quarter 4: July 30th



# Annual Reuse Report

Must be submitted annually each year by July 31 for the 20-year Monitoring Agreement term with HCD. The Annual Reuse Report reports all activities from that previous fiscal year (July 1-June 30)

The Annual Reuse Report can be found at <https://www.hcd.ca.gov/grants-funding/active-no-funding/calhome.shtml>

# QUESTIONS

## Facilitated by Mauro Lara

Email Follow Up Questions to: [CalHome@hcd.ca.gov](mailto:CalHome@hcd.ca.gov)





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