

2021 CalHome Program Disaster Assistance 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



AGENDA

- What's New and Reminders
- Program Overview
- Eligible Applicants
- Eligible Activities
- Threshold Review
- Disaster Resiliency
- Application
- Resolution
- 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?

- Disaster Resiliency Requirements
- Electronic submission of Application via online portal
- Each eligible county has a maximum award amount



Key Information

- Applications will be accepted through the online portal beginning on October 7, 2021
- Application due Date: October 28, 2021 at 5:00 p.m. PDT
- Award Announcement's: February 2022

PROGRAM OVERVIEW

Presented by Brandon Bouldin





NOFA

- Approximately \$41 million available in order to assist the 28 counties impacted by 2017, 2018 and 2020 disasters.
- \$14 million will be available for counties impacted by the 2020 Federal Disaster Declarations and approximately \$27 million will be available to those six counties with unclaimed funds for the 2017 and 2018 Federal Disaster Declarations.
- This NOFA will be governed by CalHome program Guidelines.



NOFA

- HCD has allocated the CalHome funds available in this NOFA by the percentage of structures destroyed within each county.
- AB 101 allowed the CalHome Program to serve households that are victims of a disaster up to **120 percent of Area Median Income (AMI)**.



FUNDING AMOUNTS BY COUNTY

- A complete list of counties and amount of funds can be found on the CalHome Disaster NOFA on page 11 Table 3.
- Each County has a limit and awards will be made not to exceed that limit.



FUNDING LIMITS

- The minimum CalHome loan to a Borrower will be no less than \$1,000.
- The maximum loan to an individual household will be \$100,000 per unit for First-Time Homebuyer Mortgage Assistance, Accessory and Junior Accessory Dwelling Units (ADU/JADU) and Homeownership Project Development Loans.
- \$200,000 maximum loan per unit for Owner-Occupied Rehabilitation Assistance.



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.

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 a county 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 5 for Federally Recognized and Special Government Entities.



28 Eligible Counties

- Butte
- Fresno
- Glenn
- Lake
- Lassen
- Los Angeles
- Madera
- Mendocino
- Monterey
- Napa
- Nevada
- Plumas
- Riverside
- San Bernardino
- San Diego
- San Mateo
- Santa Clara
- Santa Cruz
- Shasta
- Sierra
- Siskiyou
- Solano
- Sonoma
- Stanislaus
- Trinity
- Tulare
- Yolo
- Yuba



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 to confirm if there are any outstanding reports. We recommend saving the response and uploading with the application under “other”.

ELIGIBLE ACTIVITIES

Mauro Lara





FTHB MORTGAGE ASSISTANCE

– **First-Time Homebuyer Mortgage Assistance** (commencing with Guidelines § 7728)

- For gap Loans to Eligible Households, at or below 120 percent of AMI, who were former owners of a dwelling unit, whose structure is not in compliance with building codes due to 2017, 2018, and 2020 disasters.



FTHB MORTGAGE ASSISTANCE Continued

- For gap Loans to Eligible Households, as defined in Guidelines § 7716(r)(2), at or below 120 percent of AMI, which were displaced by a disaster, as that term is defined in Government Code § 8680.3, and are in need of Mortgage Assistance to purchase newly constructed homes that are:
 - ready for occupancy; and
 - are located in counties where the Governor has proclaimed a state of emergency



OWNER OCCUPIED REHABILITATION

- For gap Loans to Eligible Households which are at or below than 120 percent AMI.
- Manufactured Housing is also eligible, including replacement of a manufactured home, whether located in a Mobilehome Park or elsewhere.



OWNER OCCUPIED REHABILITATION

For gap Loans to owners of a dwelling unit out of compliance with building codes because of a disaster, as that term is defined in Government Code § 8680.3, which cannot be brought into compliance for less than the cost of constructing a permanent structure.



County Median Sales Price as of January 2021

County	Median Sales Price	County	Median Sales Price	County	Median Sales Price	County	Median Sales Price
Butte	\$420,000	Mendocino	\$517,500	San Diego	\$730,000	Solano	\$510,000
Fresno	\$325,000	Monterey	\$860,000	San Mateo	\$1,605,000	Sonoma	\$715,000
Glenn	\$247,500	Napa	\$835,000	Santa Clara	\$1,375,000	Stanislaus	\$385,520
Lake	\$300,000	Nevada	\$544,640	Santa Cruz	\$1,110,000	Trinity	\$380,000
Lassen	\$249,500	Plumas	\$315,000	Shasta	\$329,000	Tulare	\$306,920
Los Angeles	\$697,660	Riverside	\$495,500	Sierra	\$248,000	Yolo	\$490,320
Madera	\$325,000	San Bernardino	\$390,000	Siskiyou	\$257,000	Yuba	\$395,000



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 120 percent of AMI who were victims of a disaster.
- CalHome funds, for the purposes of this activity, can only be used as gap financing.



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

- Eligible homebuyers include any households at 120 percent of AMI, as applicable, who were either:
 - formerly renters physically or economically displaced by a disaster.
 - owners of a dwelling unit out of compliance with building codes because of a disaster.
 - owner-occupants of a dwelling unit whose structure was damaged or destroyed by a disaster.



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.



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.



HOMEBUYER EDUCATION

- Homebuyer education will be reimbursed in the form of a grant from HCD to the Recipient in an amount not to exceed \$250 per assisted unit.
- This grant will be included in the ADF maximum cap.

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 22 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.

STATE 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

- CalHome Disaster Assistance applicants must commit to meeting immediate and long-term resiliency standards when rebuilding homes destroyed by the 2017, 2018 and 2020 disasters.
- Resiliency Standards are identified in Appendix B of the NOFA (Page 26)



RESILIENCY STANDARDS (Continued)

- **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 must be certified by the local building and/or planning departments.
 - Public outreach – An outreach plan must be provided by the applicant



DISASTER RESILIENCY

- Applicants must certify
 - they will require owner-occupant Borrowers to comply with all applicable laws, including those that are designed to enhance resiliency.
 - as a condition to HCD providing funding, include in each owner-occupant Borrower's loan documents provisions
 - that the Borrower will comply with all applicable state, federal, and local laws, including those that are designed to enhance resiliency, and including those listed in Appendix B.



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

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

Current NOFAs

- **New!** [2021 CalHome Disaster NOFA \(PDF\)](#)
- **New!** [2021 CalHome Disaster Application \(XLS\)](#)
- **New!** 2021 Tribal CalHome Disaster Webinar, September 9, 2021
Register Here: <https://www.eventbrite.com/e/2021-calhome-disaster-tribal-webinar-tickets-137823488765>
- **New!** 2021 CalHome Disaster Webinar, September 16, 2021
Register Here: <https://www.eventbrite.com/e/2021-calhome-disaster-nofa-webinar-tickets-169190163333>

** Application Portal for the 2021 CalHOME Disaster NOFA will open on October 7, 2021 and applications will be accepted through 5:00 pm PST on October 28, 2021.



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	Applicant and Activity																												Rev. 1/14/21										
2	<p>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	California State Assembly									California State Senate									U.S. House of Representatives																				
9	District #		Name							District #		Name							District #		Name																		
10																																							
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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 <input type="text"/> 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	
Program Activity Total:	\$0	\$0	\$2,650,000
Technical Assistance for Self-Help Housing §7718(a)(3) Article 6	\$0	\$0	
Homeownership Development Project Loans §7718(b) Article 9	\$0	\$0	
Project Activity Total:	\$0	\$0	\$0
Total Request, Funds Eligible and Remaining:	\$0	\$0	\$2,650,000

Selection Criteria §7755



APPLICATION ATTACHMENTS

Salmon Colored Cells indicate additional documentation may be required.

1	Locality Applicant			
2	(a)(1) Is locality applying for funds for a Local Program or project located within its jurisdictional boundaries?			
3	File Name:	Service Area Map	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	File Name:	Consult Agreement	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	File Name:	MOU	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

Application Development Team (ADT) Support Form									Rev. 1/14/21
Please complete the "yellow" cells in the form below and email a copy to: AppSupport@hcd.ca.gov . 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								
7	CalHome								
8	CalHome								
9	CalHome								
10	CalHome								
11	CalHome								
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>



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- August 6, 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.

QUESTIONS

Facilitated by Mauro Lara

Email Follow Up Questions to: CalHome@hcd.ca.gov





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Housing and Community Development



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