

2021 CalHome Program Disaster Assistance Tribal Affairs Webinar

California Department of
Housing and Community
Development





CalHome Disaster Team

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TRIBAL AFFAIRS TEAM

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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



AGENDA

- Program Overview
- Eligible Applicants
- Eligible Activities
- Threshold
- State Requirements
- Application
- Questions



HAVE YOU HEARD OF CALHOME?

- Please list in the chat any knowledge you have of CalHome, or if you have never heard about the CalHome Program.

PROGRAM OVERVIEW





Program Summary

- The purpose of the CalHome program is to:
 - Support existing Homeownership programs for Low-and Very Low-Income Households to increase homeownership;
 - Encourage neighborhood revitalization and sustainable development; and
 - Maximize use of existing homes.



Program Summary

- CalHome Disaster funds may assist in the repair or replacement of housing impacted by a disaster for Households at or below moderate income.
- AB101 allows program to serve Households that are victims of a disaster up to ***120 percent of Area Median Income (AMI)***.



Defined Terms

“Administrative Subcontractor” Guidelines 7716(c): means any entity or individual which contracts with the CalHome program Recipient to provide any portion of administrative services to the local CalHome program activity. Individuals or groups that are Department of Housing and Community Development 2 of 44 CalHome Program Guidelines acting in the capacity of developer or owner of a project shall not act as Administrative Subcontractor for the activity.

“Household” Guidelines 7716 (z): means one or more persons occupying the same housing unit.



Defined Terms

- **"Eligible Household" per Guidelines 7716(r)** means a Lower- or Very Low-Income Household at or below Moderate-Income Household that is a victim of a disaster as defined in HSC, Section 50650.3 that is:
 - (1) A First-Time Homebuyer;
 - (2) An existing owner-occupant of property in need of Rehabilitation, including construction, repair, reconstruction, or rehabilitation of an ADU or a JADU;
 - (3) A Homeowner participant in a Shared Housing Local Program; or
 - (4) A First-Time Homebuyer participant in a Self-Help Construction project.



Defined Terms

Federally Recognized and Special Government Entities:

- It meets the definition of Indian tribe under Section 4103(13)(B) of Title 25 of the United State Code.
- It meets the definition of Tribally Designated Housing Entity under 25 USC 4103(22).



Defined Terms

- If not a federally recognized tribe either:
 - It is listed in the Bureau of Indian Affairs Office of Federal Acknowledgement petitioner list pursuant to Section 82.1 of Title 25 of the Federal Code of Regulations. ([Office of Federal Acknowledgment \(OFA\) | Indian Affairs \(bia.gov\)](#))
 - It is a Indian tribe located in California that is on the contact list maintained by the Native American Heritage Commission for the purposes of consultation pursuant to Section 65352.3 of the Government Code; and proposes a project on land that satisfies the following:
- Located in Indian country as defined by 18 USC 1151, or Located on fee land.



CalHome Disaster Notice of Funding Availability (NOFA)

- Competitive NOFA governed by CalHome program Guidelines.
- Approximately \$41 million available as follows:
 - \$27 million will be available to five counties (Lake, Mendocino, Napa, San Diego, and Sonoma) with unclaimed funds for the 2017 and 2018 Federal Disaster Declarations.
 - \$14 million will be available for those counties impacted by the 2020 Federal Disaster Declarations.



CalHome Disaster NOFA

- Funds will be awarded to local jurisdictions, nonprofit organizations, or tribal entities impacted by 2017, 2018, and 2020 disasters in six Federal Disaster Declarations:
 - Federal Disaster Declaration DR-4344
 - Federal Disaster Declaration DR-4353
 - Federal Disaster Declaration DR-4382
 - Federal Disaster Declaration DR-4407
 - Federal Disaster Declaration DR-4558
 - Federal Disaster Declaration DR-4569



FUNDING AMOUNTS BY COUNTY

- Each eligible county has a maximum allocation amount, based on the percentage of structures destroyed within each county.



Key Information

NOFA Release	July , 2021
Application Portal Available	October 7, 2021
Application Due Date	October 28, 2021 5:00pm
Award Announcements	February 2022

ELIGIBLE APPLICANTS





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)).

A local public agency shall also include a duly constituted governing body of an Indian reservation, or rancheria or a tribally designated housing entity as defined in Section 4103 of Title 25 of the United States Code.



ELIGIBLE APPLICANTS

Nonprofit Corporation

Eligible to apply for a program or project within California or operated a housing program during the past two years from application date (Guidelines 7717(a)(2)).

A “nonprofit corporation” shall also include a tribally designated housing entity as defined in Section 4103 of Title 25 of the United States Code and Section 50104.6.5.



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

Required Experience Thresholds per Activity	
Mortgage Assistance Experience	Applicants or their Administrative Subcontractors shall have successfully administered a homebuyer program for a <u>minimum of two years within the four years</u> immediately preceding the application (Guidelines § 7728).
Owner-Occupied Rehabilitation and ADU/JADU Experience	Applicants or their Administrative Subcontractors shall have successfully administered a local Owner-Occupied Rehabilitation Program for a <u>minimum of two years within the four years</u> immediately preceding the application (Guidelines §§ 7732 and 7742).
Technical Assistance for Self-Help Housing Projects Experience	Applicants shall have successfully completed a <u>minimum of two self-help, new construction projects within the four years</u> immediately preceding the application (Guidelines § 7736).



Required Applicant Experience

Required Experience Thresholds per Activity	
Technical Assistance for Shared Housing Program Experience	Applicants or their Administrative Subcontractors shall have successfully administered a Shared Housing program for a <u>minimum of two years</u> immediately preceding the application. (Guidelines § 7739).
Home-ownership Development Project Experience	Applicants shall have successfully developed a <u>minimum of two similar projects within the last four years immediately preceding the application</u> and the Applicant shall have staff that will be committed to the proposed project that possess the knowledge, skills, and ability to perform the tasks required in a Homeownership Development Project (Guidelines § 7746).

ELIGIBLE ACTIVITIES





FIRST-TIME HOMEBUYER MORTGAGE ASSISTANCE GUIDELINES § 7728

- 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.
- Gap Loans to Eligible Households, as defined in Guidelines § 7716(r)(2), which were displaced by a disaster, 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 GUIDELINES §7716(r)

- Gap Loans to Eligible Households at or below 120 percent AMI.
 - Manufactured Housing is also eligible, including replacement of a manufactured home, whether located in a Mobilehome Park or elsewhere.
 - Owner-occupied and which dwelling units were damaged or destroyed by a disaster, as defined in Government Code §8680.3
 - 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.



TECHNICAL ASSISTANCE FOR SELF-HELP HOUSING PROJECTS GUIDELINES §7736

- The Applicant will be directly providing the services required in Section 7738 (next slide will list these services).
- Homebuyer Education will be reimbursed in the form of a Grant from HCD not to exceed \$250 per assisted unit.
- 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.



TECHNICAL ASSISTANCE FOR SHARED HOUSING PROGRAMS GUIDELINES §7739

- 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 GUIDELINES §7742

- Accessory Dwelling Unit (ADU) and Junior Accessory Dwelling Unit (JADU)
- 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 GUIDELINES § 7742

- 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 household at or below 80 percent of AMI or households between 80 and 120 percent of AMI, as applicable, who were either:
 - former renters physically or economically displaced by a disasters in order to assist them in purchasing newly constructed and existing homes and become owner occupants in affected counties (homes must be ready for occupancy); or
 - former owners of a dwelling unit out of compliance with building codes because of a disaster; or
 - 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.



HOMEOWNERSHIP DEVELOPMENT PROJECT LOANS – INDIAN COUNTRY

- For Projects located in Indian country, the subject instrument shall be deemed sufficiently recorded if recorded with the Land Titles and Records Office at the BIA or if the subject instruments are recorded in the County recording system having jurisdiction over the property.



HOMEOWNERSHIP DEVELOPMENT PROJECT LOANS – INDIAN COUNTRY

- Tribal entities shall meet the following conditions of award funding (which conditions are not, however, conditions to engaging in the competitive award process) as and to the extent applicable and set forth in a Standard Agreement:
 - BIA consent. The Bureau of Indian Affairs has consented to the applicant's execution and recordation (as applicable) of all Department – required documents that are subject to 25 CFR sec. 152.34 or 25 CFR sec. 162.12, prior to award disbursement.



HOMEOWNERSHIP DEVELOPMENT PROJECT LOANS – INDIAN COUNTRY

- Projects proposed by Tribal Entities must meet one of the following requirements:
 - Located in Indian Country as defined by 18 USC 1151; or
 - Located on fee land.



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.



FUNDING LIMITS

- The minimum CalHome Loan from a Recipient to an individual household 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 (continued)

- 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.

THRESHOLD





THRESHOLD ITEMS

- The Applicant meets geographic restrictions.
- The Applicant is an eligible local jurisdiction, tribal entity or nonprofit.
- Minimum score of 55 points
- 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.
- The application is complete and received by the deadline.



SCORING CRITERIA

§Table 4 – Evaluation Criteria

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

STATE REQUIREMENTS





LONG-TERM 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

APPLICATION





APPLICATION PORTAL

- The Application shall be submitted electronically via the online portal, located on the CalHome webpage under the CalHome Disaster section.
- Applications can be saved and submitted starting on October 7, 2021, when the portal opens. No submission after October 28, 2021 at 5:00 p.m. PDT
- The application attachments (salmon colored cells) can be attached via the portal.

QUESTIONS

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





AB 1010 Waiver

- **Reminder:** AB 1010 allows tribes and Tribally Designated Housing Entities (TDHEs) to request a Waiver from HCD's Director if any of the Program requirements create a barrier for the tribe/TDHE.
- If your tribe/TDHE is interested in applying but are concerned some of program requirements create a barrier to applying, please contact HCD's Tribal Affairs team at CIAP@hcd.ca.gov to discuss a waiver.



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