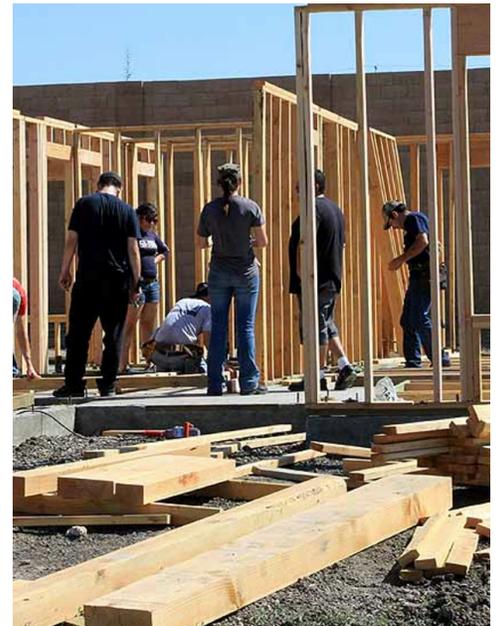




Financial Assistance Program Directory

Preserving
and
expanding
safe and
affordable
housing
opportunities
for all
Californians



JUNE 2012

CALIFORNIA DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT



Cover top:

Ivy Terrace Van Nuys, California



Ivy Terrace provides 52 affordable rental units on two contiguous parcels that combine to make a rectangular site. An at-grade parking garage in the building shown acts as a terrace for the apartments and the community room above. The project received a \$4,278,149, 55-year deferred-payment loan from HCD's Multifamily Housing Program at 3 percent interest. Ivy Terrace serves families that range in size from two to nine persons in units with from one to four bedrooms. Target income levels are from 30 percent to 60 percent of area median income (AMI). Fifteen of the units serve survivors of domestic violence.

Cover bottom and at right:

Little John's Creek South Stockton, California



In its first phase, this Habitat for Humanity project will provide 19 new single-family homes for lower income households. Little John's Creek South received a \$1,140,000 development loan from HCD's CalHome program that will convert into individual deferred payment mortgage assistance loans to eligible first-time homebuyers with household incomes no greater than 80 percent of the county median income, adjusted for family size. No monthly payments will be required on the homebuyer loans; they will be repaid upon resale of the properties.

State of California

Edmund G. Brown Jr., Governor

Business, Transportation & Housing Agency

Brian P. Kelly, Acting Secretary

Financial Assistance Program Directory



Department of Housing and Community Development

Linn Warren, Director

Division of Financial Assistance

Guerdon H. Stuckey, Acting Deputy Director

Nicole Carr, Assistant Deputy Director

Russ Schmunk, Assistant Deputy Director

Nadine Ford, Branch Chief

Tom Bettencourt, Branch Chief

Production: William Murphy

P.O. Box 952052 • Sacramento, CA 94252-2050

1800 Third Street, Sacramento, CA 95811

916-445-4775 / www.hcd.ca.gov

June 2012

Contents

Executive Summary.....	3
How HCD Awards Loans and Grant.....	5
Limits on Income and Housing Cost.....	6
Affordable Housing Innovation Program (AHIP):	
Catalyst Community Grant Program.....	7
Golden State Acquisition Fund.....	8
Local Housing Trust Fund Program.....	9
Building Equity and Growth in Neighborhoods Program (BEGIN).....	10
CalHome Program.....	11
California Self-Help Housing Program (CSHHP).....	12
Disaster Recovery Initiative (DRI) / Disaster Recovery Enhancement Fund (DREF)....	13
Emergency Housing and Assistance Program, Capital Development (EHAPCD).....	14
Emergency Solutions Grants Program (ESG).....	15
Enterprise Zone Program (EZ).....	16
Governor’s Homeless Initiative (GHI).....	17
Home Investment Partnerships Program (HOME).....	18
Housing-Related Parks Program (HRPP).....	19
Infill Infrastructure Grant Program (IIG).....	21
Joe Serna, Jr. Farmworker Housing Grant Program (Serna):	
Single Family.....	22
Rental.....	23

Mobilehome Park Resident Ownership Program (MPROP).....	24
Multifamily Housing Program (MHP):	
General Component (MHP-General).....	25
Supportive Housing Component (MHP-SH).....	26
Homeless Youth Component (MHP-HY).....	27
Office of Migrant Services (OMS).....	28
Predevelopment Loan Program (PDLP).....	29
State Community Development Block Grant Program (CDBG):	
CD, Native American, and Colonia Allocations.....	30
Economic Development Allocation, Over-the-Counter Component.....	31
Enterprise Fund Component.....	32
Planning and Technical Assistance Grants.....	33
Transit-Oriented Development Housing Program (TOD).....	34
Asset Management and Compliance (AMC) for Existing Loans and Grants.....	35
Statutes and Regulations Governing HCD Financial Assistance Programs.....	38
Glossary of Terms and Acronyms.....	42

Executive Summary

During fiscal year 2010-11, the Department of Housing and Community Development (HCD) awarded 418 loans and grants totaling over \$447 million to city and county government agencies, nonprofit developers and service providers, for-profit developers and small businesses. The awards financed the building, rehabilitation and operation of affordable housing, transitional and emergency shelters, infrastructure, and stronger communities through economic development.

Funding Sources and Programs for HCD Awards, 2010-11 (descriptions in Glossary)	Award Amounts
Proposition 1C State bond funds: programs funded include: <ul style="list-style-type: none"> • Affordable Housing Innovation Program – Catalyst (AHIP) \$9,250,000 • Affordable Housing Innovation Program – Local Housing Trust Funds (LHTF) \$4,162,005 • Building Equity and Growth in Neighborhoods (BEGIN) \$30,167,483 • CalHome \$51,750,000 • CalHome Project Development Loans \$10,045,500 • California Self-Help Housing Program (CSHHP) \$6,109,498 • Emergency Housing and Assistance Program Capital Development (EHAPCD; part) \$4,387,681 • Joe Serna, Jr. Farmworker Housing Grant Program (Serna) \$26,452,291 • Multifamily Housing Program – General (MHP General) \$61,442,739 • Multifamily Housing Program – Homeless Youth (MHP-HY) \$11,805,243 • Multifamily Housing Program -- Supportive Housing (MHP-SH) \$10,000,000 	\$225,572,440
Proposition 46 State bond funds: <ul style="list-style-type: none"> • Emergency Housing and Assistance Program Capital Development (EHAPCD; part) 	\$ 15,644,461
Federal ongoing programs: <ul style="list-style-type: none"> • Community Development Block Grant (CDBG) \$44,718,201 • Community Development Block Grant-Economic Development (CDBG-ED) \$11,937,980 • Federal Emergency Shelter Grant (FESG) \$6,616,645 • HOME Investment Partnerships Program (HOME) \$101,198,153 • Housing Assistance Program (HAP) \$4,026,626 	\$168,497,605
Federal temporary disaster recovery program: <ul style="list-style-type: none"> • Community Development Block Grant – Disaster Recovery Initiative (CDBG-DR) \$13,785,098 	\$13,785,098
Federal temporary economic stimulus program: <ul style="list-style-type: none"> • Community Development Block Grant -- Recovery Program (CDBG-R) \$ 13,395,822 	\$ 13,395,822
State General Fund: <ul style="list-style-type: none"> • Office of Migrant Services Program (OMS) \$ 8,929,079 	\$ 8,929,079
Revolving fund (established from General Fund): <ul style="list-style-type: none"> • Predevelopment Loan Program (PDLP) \$ 1,890,000 	\$ 1,890,000
Total	\$447,714,505

The awards made in 2010-11 were projected to produce or contribute to the following results, among others:

- **7,427** rental and owner-occupied homes produced, rehabilitated or incentivized
- **6,607** housing units assisted and subject to contractual rent or cost limits (including some but not all of the categories below)
- **825** substandard housing units rehabilitated
- **5,543** new housing units built
- **473** lower-income owner-builder households assisted
- **763** very low-income households provided with Housing Choice vouchers (formerly Section 8 rental assistance)
- **1,880** migrant farmworker rental housing units operated during harvest season
- **735** units of transitional housing built or rehabilitated for the homeless or persons in danger of homelessness

HCD loans and grants also helped to leverage **\$1.08 billion** in other funds invested in the same projects.

How HCD Awards Loans and Grants

HCD's mission is to provide leadership, policies and programs to preserve and expand safe and affordable housing opportunities and promote strong communities for all Californians.

To accomplish this, HCD awards loans and grants to hundreds of public and private housing developers and service providers every year. This money supports the construction, acquisition, rehabilitation and preservation of affordable rental and ownership housing, shelters and transitional housing for the homeless, public infrastructure and facilities, and jobs for lower income workers. (Please note, however, that with rare exceptions, HCD programs do not make loans or grants directly to individuals.)

HCD's loan and grant programs typically announce the availability of program funds by issuing a **Notice of Funding Availability (NOFA)** that is posted on our website and offered or sent by email to cities, counties, developers and other interested parties. The NOFA describes the program that is offering the money, the amount available, the eligible uses of the money, who can apply and how, and a deadline to apply if the award process is competitive.

HCD's NOFAs make funds available in either of two ways: (1) Over-the-Counter (OTC), or (2) on a competitive basis. **OTC** means applications will be accepted at any time until a specified closing date or until the available funds are exhausted. OTC applications are evaluated and funds awarded to applicants that meet the minimum threshold criteria, one at a time on a first come, first served basis. The criteria may reside in program regulations, in guidelines, or in the NOFA itself.

A **competitive** NOFA includes an application deadline date. Applications are collected and held until the deadline, then reviewed and compared in a rating and ranking process designed to be as fair and objective as possible. Each application is rated for completeness and given point scores for program criteria such as the sponsor's experience and other qualifications, readiness of the project to proceed, responsiveness to local needs, degree of affordability to the targeted beneficiaries, amount of other nonprogram funds leveraged, geographical distribution, etc. The proposals are ranked according to their total point scores and usually funded from the top of the list down until the available funds are committed.

Before final decisions are made, most staff recommendations for awards or disapprovals are reviewed by the **Local Assistance Loan and Grant Committee**, an appointed panel of outside developers, lenders and public officials that meets periodically to advise the Director on loan and grant decisions. The Committee's review is required by law for some but not all programs. It typically reviews awards for individual projects, but not for programs such as Community Development Block Grant-

funded city or county housing rehabilitation programs. The Committee adds a useful perspective on the financial, technical and policy issues of the proposals it reviews.

Award decisions are announced in letters from the Director or Deputy Director to the applicants, recipients, media, local legislators and other interested parties. Contracts for disbursement of the awarded funds, sometimes more than one for an award, are developed and executed, and the disbursement of funds commences according to the contracts when the program or project begins.

For details on upcoming funding opportunities, use the contact phone numbers and email addresses in the program descriptions in this Directory, or visit our program information webpages at <http://www.hcd.ca.gov/fa/>.

Limits on Income and Housing Cost

Most federal and State housing assistance programs set maximum incomes for eligibility to live in assisted housing, and maximum rents and housing costs that may be charged to eligible residents, usually based on their incomes. HCD publishes annual tables of official State Income Limits for determining these maximums for a variety of programs, including most of those in this Directory. The 2012 State Income Limits are posted on the department website at: <http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k12.pdf>.

These State limits are based on federal limits set and periodically revised by the Department of Housing and Urban Development (HUD) for the Section 8 Housing Choice Voucher Program. HUD's limits are based on surveys of local area median incomes (AMI). The commonly used income categories are approximately as follows, subject to variations for household size and other factors:

- Extremely low income: 0-30% of AMI
- Very low income: 30%-50% of AMI
- Lower income: 50%-80% of AMI; the term may also be used to mean 0-80% of AMI
- Moderate income: 80%-120% of AMI

"Affordable housing cost" for lower income households is defined in State law as not more than 25 percent of gross household income, with variations (Health and Safety Code Section 50052.5). The comparable federal limit, more widely used, is 30 percent of gross income, with variations. "Housing cost" commonly includes rent or mortgage payments, utilities (gas, electricity, water, sewer, garbage, recycling, green waste), and property taxes and insurance on owner-occupied housing.

Affordable Housing Innovation Program (AHIP): Catalyst Community Grant Program

Purpose	To encourage and support the development of sustainable communities, with strategies that increase housing supply and affordability; improve jobs/housing relationships; stimulate job creation and retention; enhance transportation modal choices; preserve open space and agricultural resources; promote public health; eliminate toxic threats; address blighted properties; reduce greenhouse gas emissions and increase energy conservation and independence.
Assistance Type	Grants in support of designated Gold and Silver Catalyst Projects; ongoing targeted technical assistance from participating State agencies; and bonus points when applying for certain State funding programs.
Terms	Gold Catalyst designees received grants of \$1,350,000. Silver Catalyst designees received \$500,000.
Eligible Activities	Grant funds may be used for construction, rehabilitation or acquisition of capital assets in Catalyst Communities.
Eligible Applicants	Grants were made in 2010 to five designated Gold Catalyst Communities in the cities of Emeryville, San Francisco, Sacramento, San Diego and Fullerton, and five Silver Catalyst designees in the cities of National City, Chico, Marina, Ontario, and the Town of Truckee.
Application Procedure	Catalyst Communities apply directly to participating State agencies to use bonus points for specified funding programs, and to receive targeted technical assistance. Additional information is available on the HCD website at: http://www.hcd.ca.gov/hpd/CatalystProgramGuidelines122310v2.pdf .
Contact	(916) 445-4728, http://www.hcd.ca.gov/hpd/contactinfo.pdf , or http://www.hcd.ca.gov/hpd/cpcsspp.html .

Affordable Housing Innovation Program (AHIP): Golden State Acquisition Fund

Purpose	To provide quick acquisition financing for the development or preservation of affordable housing.
Assistance Type	Loans to housing sponsors and developers, provided through a nonprofit fund manager.
Terms	Loan terms may not exceed 5 years. HCD has chosen a consortium of nonprofit lenders to serve as fund manager.
Eligible Activities	Property acquisition.
Eligible Applicants	Applicants must demonstrate local government support, the availability of leveraged funds, organizational stability and capacity, and a track record of developing affordable housing.
Application Procedure	Applicants will apply directly to the fund manager. Priority will be given to applications with the greatest level of affordability, among other factors.
Contact	(916) 324-1484, psolomon@hcd.ca.gov , or http://www.hcd.ca.gov/fa/ahif/ahip-l.html .

Affordable Housing Innovation Program (AHIP): Local Housing Trust Fund Program (LHTF)

Purpose	To help finance local housing trust funds (LHTFs) dedicated to the creation or preservation of affordable housing.
Assistance Type	Matching grants (dollar-for-dollar) to LHTFs that are funded on an ongoing basis from private contributions or public sources that are not otherwise restricted in use for housing programs.
Terms	<p>HCD grants to LHTFs: Fifty percent of total funds will go for matching grants to LHTFs that existed prior to September 30, 2006. Fifty percent of total funds will go for matching grants to LHTFs created on or after September 30, 2006. Maximum allocation, \$2 million. Minimum allocation, \$1 million.</p> <p>LHTF loans to housing developers: At least 30 percent of total LHTF and Matching Funds shall go to eligible projects affordable to and restricted to extremely low income households (see “Income Limits” in this Directory). No more than 20 percent may go to projects for moderate income households. Remainder shall go to projects for lower income households.</p>
Eligible Activities	Loans for construction of rental housing projects with units restricted for at least 55 years to households earning less than 60 percent of area median income, and for downpayment assistance to qualified first-time homebuyers.
Eligible Applicants	HCD awards go to cities, counties, and cities and counties with adopted housing elements that HCD has found to be in substantial compliance with housing element law, and charitable nonprofit organizations. LHTFs will receive applications and make local awards for eligible housing activities.
Application Procedure	HCD awards of available funds to local HTFs will be completed in 2012. Applicants for housing funding should contact local HTF administrators.
Contact	(916) 445-6508, bdudek@hcd.ca.gov . or http://www.hcd.ca.gov/fa/ahif/lhtf.html .

Building Equity and Growth in Neighborhoods Program (BEGIN)

Purpose	To reduce local regulatory barriers to affordable ownership housing, and provide downpayment assistance loans to qualifying first-time low- and moderate-income buyers of homes in BEGIN projects.
Assistance Type	Grants to cities, counties, or cities and counties to make deferred-payment second mortgage loans to qualified buyers of new homes, including manufactured homes on permanent foundations, in projects with affordability enhanced by local regulatory incentives or barrier reductions.
Terms	<p><u>Grants</u> to cities, counties, and cities and counties.</p> <p><u>Loans</u> by grant recipients at simple interest to qualifying homebuyers, not to exceed the maximum amount listed in the current Notice of Funding Availability (NOFA). <u>Note:</u> HCD does not make BEGIN loans directly to individuals. Individual loans are made by public and private entities at the local level.</p>
Eligible Activities	Second mortgage loans for downpayment assistance to low- or moderate-income first-time homebuyers. Eligible homes must be newly constructed in projects facilitated by local regulatory incentives or barrier reductions, and may include manufactured homes.
Eligible Applicants	Cities, counties, and cities and counties.
Application Procedure	Applications are invited through the issuance of Notices of Funding Availability (NOFAs).
Contact	(916) 327-3632 or http://www.hcd.ca.gov/fa/begin/ .

CalHome Program

Purpose	To enable low and very-low income households to become or remain homeowners.
Assistance Type	Grants to local public agencies and nonprofit developers to assist individual households with deferred-payment loans. Direct, forgivable loans to assist development projects involving multiple ownership units, including single-family subdivisions. <u>Note:</u> CalHome does not loan directly to individuals.
Terms	<p><u>Grants</u> to local public agencies or nonprofit corporations for first-time homebuyer downpayment assistance, home rehabilitation, including manufactured homes not on permanent foundations, acquisition and rehabilitation, homebuyer counseling, self-help mortgage assistance programs, or technical assistance for self-help homeownership. All funds to individual homeowners will be in the form of loans.</p> <p><u>Loans</u> for real property acquisition, site development, predevelopment, construction period expenses of homeownership development projects, or permanent financing for mutual housing and cooperative developments. Project loans to developers may be forgiven as developers make deferred-payment loans to individual homeowners.</p> <p><u>Deferred-payment loans</u> to individual households, payable on sale or transfer of the homes, or when they cease to be owner-occupied, or at maturity.</p>
Eligible Activities	Predevelopment, site development, and site acquisition for development projects. Rehabilitation, and acquisition and rehabilitation, of site-built housing. Rehabilitation, repair and replacement of manufactured homes. Downpayment assistance, mortgage financing, homebuyer counseling, and technical assistance for self-help projects.
Eligible Applicants	Local public agencies and nonprofit corporations
Application Procedure	Applications are invited through the issuance of Notices of Funding Availability (NOFAs).
Contact	(916) 327-3646 or http://www.hcd.ca.gov/fa/calhome/ .

California Self-Help Housing Program (CSHHP)

Purpose	To fund programs that assist low- and moderate-income families to build their homes with their own labor.
Assistance Type	Grants are made to sponsor organizations that provide technical assistance to participating families. (In the past, this program also made mortgage loans to owner-builders. For portfolio management or loan servicing, call (916) 324-6752 or (916) 324-8282.)
Terms	Grants for technical assistance program operations.
Eligible Activities	Training and supervision of low- and moderate-income self-help homebuilders
Eligible Applicants	Local government agencies and non-profit corporations
Application Procedure	Applications are invited by Notices of Funding Availability (NOFAs) as funds become available. Projects are evaluated, ranked and funded according to criteria in the NOFA.
Contact	(916) 445-9581 or http://www.hcd.ca.gov/fa/cshhp/ .

Disaster Recovery Initiative (DRI) / Disaster Recovery Enhancement Fund (DREF)

Purpose	<p>DRI was established in early 2010 to distribute federal funds to assist physical and economic recovery from wildfire disasters in 2008 that affected 14 California counties and two Indian tribes.</p> <p>In late 2010 HUD offered additional funds from the DREF to extend and improve the recovery, by offering incentives to eligible jurisdictions to mitigate the danger of future disasters (eg, earthquake, flood, fire) through forward-thinking planning measures such as updated building codes and code enforcement, creation of Local Hazard Mitigation Plans (LHMPs), and/or the adoption of Safety Elements of local General Plans.</p>
Assistance Type	Grants
Terms	Maximum total award is up to \$8,500,000, depending on the percentage of beneficiaries who are low- and moderate-income. Up to \$150,000 may be awarded for creation/update of Local Hazard Mitigation Plans (LHMPs), and up to \$250,000 for creation/update of Safety Elements in General Plans.
Eligible Activities	Construction, acquisition, rehabilitation and preservation of affordable rental and ownership housing, homeless shelters and transitional housing; public services; public facilities and infrastructure projects for the primary benefit of low- and moderate-income persons; where applicable, the development or retention of jobs for lower income workers; and forward thinking hazard mitigation planning activities.
Eligible Applicants	Cities and counties within a county (Butte, Kern, Los Angeles, Mariposa, Mendocino, Monterey, Orange, Plumas, Riverside, Santa Barbara, Santa Clara, Santa Cruz, Shasta and Trinity) included in a 2008 Presidential fire disaster declaration, and the Hoopa Valley Indian Tribe and the Yurok Indian Tribe of the Yurok Reservation.
Application Procedure	Applications will be accepted over the counter (OTC) until available funds are exhausted. Applications will be reviewed based on eligibility threshold criteria in the original 2010 DRI Notice of Funding Availability (NOFA), as amended in 2011.
Contact	(916) 552-9398, dri@hcd.ca.gov or http://www.hcd.ca.gov/fa/dri.html .

Emergency Housing and Assistance Program Capital Development (EHAPCD)

Purpose	To fund capital development activities for emergency shelters, transitional housing and safe havens that provide shelter and supportive services for homeless individuals and families.
Assistance Type	Deferred payment loans.
Terms	Deferred payment loans at 3 percent simple interest, forgiven when loan term is complete. Term ranges from 5 to 10 years based on the development activity. Eighty percent of the total allocation is available to urban counties, and 20 percent to non-urban counties.
Eligible Activities	Acquiring, constructing, converting, expanding and/or rehabilitating emergency shelter, transitional housing, and/or safe haven housing, and administration of the award (limited to 5 percent).
Eligible Applicants	Local government agencies and nonprofit corporations that shelter the homeless on an emergency or transitional basis, and provide support services.
Application Procedure	When funds are available, applications are invited through issuance of Notices of Funding Availability (NOFAs). In some counties, Designated Local Boards (DLBs) develop local capital development priorities and advise HCD on the relative merits of applications in their counties. Applications are rated and ranked competitively when the demand for funds exceeds the amount available. HCD enters into Standard Agreements with the sponsors of successful applications.
Contact	(916) 324-7696, e-mail homeless@hcd.ca.gov , or http://www.hcd.ca.gov/fa/ehap/ehapcd.html .

Emergency Solutions Grants Program (ESG)

Purpose	To fund projects that serve homeless individuals and families with supportive services, emergency shelter and transitional housing; assist persons at risk of becoming homeless with homelessness prevention assistance; and provide permanent housing to the homeless.
Assistance Type	Grants
Terms	HCD distributes one- or two-year grants from federal Emergency Solutions Grants (ESG) funds to eligible subrecipients that serve eligible areas throughout the state.
Eligible Activities	ESG restructured the former Federal Emergency Shelter Grant program (FESG) to increase emphasis on assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. ESG funds may be used for six program components: Street Outreach, Emergency Shelter, Homelessness Prevention, Rapid Re-Housing Assistance, Homeless Management Information System (HMIS), and Administrative Activities.
Eligible Applicants	Private nonprofit organizations or units of general-purpose local governments located in or serving populations in eligible areas (generally, small cities and nonurban counties that do not receive ESG funds directly from the U.S. Department of Housing and Urban Development (HUD)).
Application Procedure	HUD allocates funds annually to the state ESG program. Applications are competitive and invited through issuance of a Notice of Funding Availability (NOFA). NOFAs are generally issued in February or March and awards are announced in August or September.
Contact	(916) 324-7696, email homeless@hcd.ca.gov , or http://www.hcd.ca.gov/fa/esg/index.html .

Enterprise Zone Program (EZ)

Purpose	To stimulate business investment and job creation for disadvantaged individuals in up to 42 state-designated economically distressed areas of California.
Assistance Type	<p>A wide range of state and local incentives designed to help businesses succeed and expand. State income tax-based incentives include:</p> <ul style="list-style-type: none">• Up to \$37,440 in tax credits per eligible employee over a five-year period• In any year, credits equal to sales or use tax paid or incurred to purchase the first \$1 million of qualified machinery• Up to 100% net operating loss deduction with 15-year carryover• Up-front expensing of certain depreciable property• Net interest deductions for lenders to zone businesses
Terms	Zones are in effect for 15 years from date of designation.
Eligible Activities	Incentives support the establishment, expansion and retention of businesses within designated zones. Eligible business activities include capital investment, lending, hiring and job retention. Types of zones include enterprise zones (EZs), Targeted Employment Areas (TEAs), Targeted Tax Areas (TTAs), Manufacturing Enhancement Areas (MEAs), and Local Agency Military Base Recovery Areas (LAMBRAs).
Eligible Applicants	Companies engaged in a trade or business within a designated zone are eligible for incentives. Communities seeking zone designation are scored competitively on their marketing strategies and development plans, financing programs, economic distress indicators and other similar criteria.
Application Procedure	To claim incentives, businesses apply through local zone managers or the state income tax process. To receive zone designation, eligible communities apply to HCD during open application rounds.
Contact	(916) 322-1554, etips@hcd.ca.gov , or http://www.hcd.ca.gov/fa/ez/ .

Governor's Homeless Initiative (GHI)

Purpose	To mount an interagency effort to reduce homelessness by funding development of permanent supportive housing for persons with severe mental illness who are chronically homeless.
Assistance Type	Deferred payment permanent loans through HCD's Multifamily Housing Program (MHP-SH); construction, bridge and permanent loans from the California Housing Finance Agency (CalHFA); and grants for rental assistance from the Department of Mental Health (DMH).
Terms	55 years for deferred, permanent HCD MHP-SH loans. Up to three years for CalHFA bridge loans, and up to 30 years for CalHFA permanent loans
Eligible Activities	New construction, rehabilitation, acquisition and rehabilitation of permanent rental housing, and conversion of nonresidential structures to rental housing. Projects must have DMH fund commitments for supportive services, typically require rent subsidies, and are not eligible if construction has started as of the application date. Projects may use 9% federal low income housing tax credits.
Eligible Applicants	Local public entities, for-profit and nonprofit corporations, limited-equity housing cooperatives, individuals, Indian reservations and Rancherias, and limited partnerships in which an eligible applicant or an affiliate of an applicant is a general partner. Applicants or their principals must have successfully developed at least one affordable housing project.
Application Procedure	Applications are invited through issuance of Notices of Funding Availability (NOFAs). Applications are reviewed jointly by the three state agency partners.
Contact	(916) 323-3178 for general information from the HCD MHP-SH program, or http://www.hcd.ca.gov/fa/ghi/ . CalHFA: (916) 322-0385; DMH: (916) 653-3693.

HOME Investment Partnerships Program (HOME)

Purpose	To assist cities, counties and nonprofit community housing development organizations (CHDOs) to create and retain affordable housing.
Assistance Type	Grants to cities and counties, and low-interest loans to State-certified CHDOs operating in jurisdictions eligible for State HOME assistance.
Terms	<p>A 25 percent match is required, unless waived.</p> <p>Maximum grants for the various eligible activities are listed in the annual Notice of Funding Availability (NOFA).</p> <p>At least 50 percent of funds will be awarded to rural applicants. Most assistance is in the form of loans by city or county recipients to project developers, to be repaid to local HOME accounts for reuse. Rental developments are subject to the HCD Uniform Multifamily Regulations (UMRs), CCR Title 25, sections 8300-8316.</p> <p>At least 15 percent of total state HOME funds is set aside for CHDOs.</p>
Eligible Activities	Rehabilitation, new construction, and acquisition and rehabilitation of single-family and multifamily housing projects; first-time homebuyer mortgage assistance; owner-occupied rehabilitation; and tenant-based rental assistance programs. All activities must benefit lower-income renters or owners.
Eligible Applicants	Cities and counties that do not receive HOME funds directly from the U.S. Department of Housing and Urban Development (HUD), and current State-certified CHDOs proposing activities in eligible communities.
Application Procedure	Applications are invited through issuance of annual Notices of Funding Availability (NOFAs), which are typically available on the HOME website address below after each June 1.
Contact	(916) 322-0356, home@hcd.ca.gov , or http://www.hcd.ca.gov/fa/home/ .

Housing-Related Parks Program

Purpose To 1) increase the supply of affordable housing by providing financial incentives to cities and counties to increase their numbers of new construction starts of very low and low-income housing, and 2) fund the development of housing-related parks and recreational facilities.

Assistance Type Grants for the creation of new parks or the rehabilitation and improvement of existing parks and recreational facilities.

Terms Grant amounts are based on the numbers of bedrooms in new rental and ownership housing units restricted for very low and low-income households, with documented completed foundation inspections during the 12-month period covered by the Notice of Funding Availability (NOFA).

Qualifying rental units must be rent-restricted for at least 55 years. Ownership units must be first sold to qualifying households at affordable cost. Any public subsidies of ownership units must be recovered on resale and reused for affordable housing for at least 20 years. Grants will be greater for very low income units than for low-income units.

Bonus grants will be awarded for:

- Units affordable to extremely low-income households
- Units developed as infill projects
- Jurisdictions demonstrating progress in increasing their overall supply of housing
- Park projects which will serve disadvantaged communities
- Park projects in park-deficient communities
- Park projects in jurisdictions that are included in adopted regional blueprint plans

Eligible Activities Creation of new parks and recreation facilities or improvement of existing parks and recreation facilities.

Eligible Applicants Cities, counties, and cities and counties that, by the end of the 12-month period for which application is made, have adopted housing elements that HCD has found to be in substantial compliance with housing element law, and that have submitted to HCD within the previous 12 months the annual progress report required by Government Code Section 65400.

A recipient jurisdiction may subcontract for the development of park and recreational facilities with a recreation and park district, or a 501(c)(3) nonprofit organization that has among its purposes the conservation of natural or cultural resources.

**Application
Procedure**

Applications will be invited through issuance of a Notice of Funding Availability (NOFA) for each year that funds are available.

Contact

(916) 445-4728, HousingParks@hcd.ca.gov or
<http://www.hcd.ca.gov/hpd/hrpp/>.

Infill Infrastructure Grant Program (IIG)

Purpose	To fund infrastructure improvements to facilitate new housing development in residential or mixed use infill projects and infill areas.
Assistance Type	Grants
Terms	<p>Competitive grants for infrastructure improvements to facilitate “Qualifying Infill Projects” or “Qualifying Infill Areas” in localities with adopted housing elements that HCD has found to be in substantial compliance with housing element law. Maximum grant is up to \$30 million, or \$50 million over the life of the program for one qualifying project or area.</p> <p>“Qualifying Infill Project” means an urban residential or mixed-use project on a site that has been previously developed, or where at least 75 percent of the perimeter adjoins developed parcels. Not less than 15 percent of housing units must be affordable for 55 years to rental households earning no more than 60 percent of area median income; or affordable for 30 years to ownership households earning no more than 120 percent, or subject to equity sharing on resale.</p> <p>“Qualifying Infill Area” means an urbanized area that has been developed, or where at least 75 percent of the perimeter adjoins developed parcels, and where at least one qualifying infill project has been approved or is pending approval.</p>
Eligible Activities	Capital improvement projects that are part of, or necessary for the development of, qualifying infill projects or areas, including but not limited to parks or open space; water, sewer, or other utility service improvements; streets, roads, parking structures, or transit linkages and facilities; pedestrian or bicycle transit facilities; traffic mitigation; infill site preparation or demolition; or sidewalk or streetscape improvements.
Eligible Applicants	Nonprofit or for-profit developers of qualifying infill projects; cities, counties, cities and counties, housing authorities or redevelopment agencies that have jurisdiction over qualifying infill areas.
Application Procedure	Applications will be invited through issuance of Notices of Funding Availability (NOFAs)
Contact	(916) 324-1555, infill@hcd.ca.gov , or www.hcd.ca.gov/fa/iig .

Joe Serna, Jr. Farmworker Housing Grant Program (Serna) Single Family

Purpose	To finance the new construction, rehabilitation and acquisition of owner-occupied housing units for agricultural workers, with a priority for lower-income households.
Assistance Type	Grants and loans to assist the development or rehabilitation of ownership housing projects for agricultural worker households. A matching share of funds is required at least equal to the grant or loan.
Terms	<u>Homeowner Grants</u> for rehabilitation or new home construction: Lien restrictions are required for 20 years. If the unit is sold to a non-farmworker buyer before completing the tenth year, the full grant amount must be repaid under most circumstances. Between the 10 th and 20 th anniversaries, the grant is forgiven at a rate of 10 percent per completed year. It is fully forgiven after 20 years. For manufactured homes purchased as personal property, the occupancy requirement is 10 years.
Eligible Activities	Activities incurring costs in the development of homeowner housing for agricultural workers, including land acquisition, site development, construction, rehabilitation, design services, acquisition of manufactured homes, repayment of predevelopment loans, provision of access for the elderly or disabled, relocation, homeowner counseling, and other reasonable and necessary costs.
Eligible Applicants	Local government agencies; nonprofit corporations; cooperative housing corporations; limited partnerships where all the general partners are nonprofit public benefit corporations, limited liability companies or a combination of nonprofit public benefit corporations and limited liability companies; limited liability companies where all the members are nonprofit public benefit corporations; and federally recognized Indian tribes. Eligible beneficiaries of grants or loans are households with at least one person who derives, or prior to retirement or disability derived, a substantial portion of their income from agricultural employment.
Application Procedure	Applications are invited by issuance of Notices of Funding Availability (NOFAs), and are either reviewed continuously as received, or rated and ranked on a competitive basis, as set forth in the NOFA.
Contact	(916) 327-3632 or http://www.hcd.ca.gov/fa/fwhg/ .

Joe Serna, Jr. Farmworker Housing Grant Program (Serna) Rental

Purpose	To finance the new construction, rehabilitation and acquisition of rental housing units for agricultural workers, with a priority for lower-income households.
Assistance Type	Grants and loans to assist the development or rehabilitation of rental housing projects for agricultural worker households. A match of at least 100 percent is required for the primary program.
Terms	<p><u>Rental New Construction or Rehabilitation Grants:</u> Lien restrictions for assisted units are required for 40 years. If assisted units are sold for other than farmworker housing before the 40th year, under most circumstances the grant must be repaid in full.</p> <p><u>Rental New Construction or Rehabilitation Loans:</u> Lien restrictions for assisted units are required for 55 years. Loans may be made only in conjunction with low-income tax credit financing.</p>
Eligible Activities	Activities incurring costs in the development of rental housing for agricultural workers, including land acquisition, site development, construction, rehabilitation, design services, operating and replacement reserves, repayment of predevelopment loans, provision of access for the elderly or disabled, relocation, homeowner counseling, and other reasonable and necessary costs.
Eligible Applicants	Local government agencies; nonprofit corporations; cooperative housing corporations; limited partnerships where all the general partners are nonprofit public benefit corporations, limited liability companies or a combination of nonprofit public benefit corporations and limited liability companies; limited liability companies where all the members are nonprofit public benefit corporations; and federally recognized Indian tribes. Eligible beneficiaries of grants or loans are households with at least one person who derives, or previously derived, a substantial portion of their income from agricultural employment.
Application Procedure	Applications are invited by issuance of Notices of Funding Availability (NOFAs), and are either received and reviewed on a continuous basis or rated and ranked on a competitive basis, as specified in the NOFA.
Contact	(916) 323-3178 or http://www.hcd.ca.gov/fa/fwhg/ .

Mobilehome Park Resident Ownership Program (MPROP)

Purpose	To finance the preservation of affordable mobilehome parks by conversion to ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies.
Assistance Type	Loans.
Terms	<p><u>Short-term conversion loans</u> at three percent simple annual interest for up to three years to enable a resident organization, nonprofit sponsor or local public agency to purchase a mobilehome park.</p> <p><u>Long-term blanket loans</u> at three percent simple annual interest for up to 30 years for long-term financing of a park purchase, or for a resident organization, nonprofit or local public agency that has purchased a park to help low-income residents finance the purchase of shares or spaces in the park. Payments of conversion and blanket loans can be deferred or adjusted if necessary to make the purchase feasible.</p> <p><u>Long-term individual loans</u> at three percent simple annual interest, to low-income residents of a mobilehome park that has been converted, to ensure housing affordability when the resident buys a cooperative interest, a share, a planned unit development space, or a condominium space in the park.</p>
Eligible Activities	Purchase (conversion) of a mobilehome park by a resident organization, nonprofit entity or local public agency; rehabilitation or relocation of a purchased park; purchase by a low income resident of a share or space in a converted park.
Eligible Applicants	Mobilehome park resident organizations, nonprofit entities, and local public agencies. Low income residents of a converted park may apply for individual loans to the entity that has purchased the park.
Application Procedure	Applications are invited through issuance of Notices of Funding Availability (NOFAs). Projects are evaluated, ranked and funded according to criteria in the NOFA and Application.
Contact	(916) 445-0110 or http://www.hcd.ca.gov/fa/mprop/ .

Multifamily Housing Program: General Component (MHP-General)

Purpose	To provide low-interest loans to developers of affordable rental housing. Funds may be used for permanent multifamily rental and transitional housing projects involving new construction, rehabilitation, acquisition and rehabilitation, or conversion of nonresidential structures. Special allocations are made for units lawfully restricted to senior citizens. Priority points are given to projects using sustainable building methods specified in state regulations.
Assistance Type	Deferred payment loans
Terms	Loans have a 55-year term at 3 percent simple annual interest on the unpaid balance. For the first 30 years, annual payments of 0.42 percent are due on the unpaid balance. The annual payment for the next 25 years will be set by HCD in year 30, to cover HCD monitoring costs. Unpaid principal and interest will be due at the end of the term.
Eligible Activities	<p>New construction, rehabilitation or acquisition and rehabilitation of permanent or transitional rental housing, and the conversion of nonresidential structures to rental housing. Projects are not eligible if construction has started as of the application date, or if they are receiving 9% federal low income housing tax credits.</p> <p>MHP funds are for post-construction permanent financing only. Eligible costs include facilities for child care, after-school care and social services that are integrally linked to the restricted housing units. Capital costs may include real property acquisition; refinancing to retain affordable rents; necessary onsite and offsite improvements; reasonable fees and consulting costs; and capitalized reserves.</p>
Eligible Applicants	Local public entities, for-profit and nonprofit corporations, limited equity housing cooperatives, individuals, Indian reservations and Rancherias, and limited partnerships with an eligible applicant or affiliate of an applicant as a general partner. Applicants or their principals must have successfully developed at least one affordable housing project.
Application Procedure	Applications are invited through the issuance of Notices of Funding Availability (NOFAs).
Contact	(916) 323-3178 or http://www.hcd.ca.gov/fa/mhp/ .

Multifamily Housing Program: Supportive Housing Component (MHP-SH)

Purpose	To provide low-interest loans to developers of permanent affordable rental housing developments that contain supportive housing units.
Assistance Type	Deferred payment loans
Terms	Loans have a 55-year term at 3 percent simple annual interest. For the first 30 years, annual payments of 0.42 percent of the outstanding principal balance are required. The annual payment for the next 25 years will be set by HCD in year 30, at the minimum necessary to cover HCD monitoring costs. Unpaid principal and interest will be due at the end of the loan term.
Eligible Activities	<p>Funds may be used for new construction, rehabilitation, acquisition and rehabilitation, or conversion of nonresidential structures. Priority points are given to projects using sustainable building methods specified in state regulations. The number of supportive units in a project must be at least five, or 35 percent of total units, whichever is greater, and they must have associated supportive services for households that are currently homeless, moving from shelters or transitional housing, or who are at risk of homelessness, and have disabilities.</p> <p>MHP-SH funds are for permanent financing only. Eligible costs include facilities for child care, after-school care and social service facilities integrally linked to the restricted housing units. Capital costs may include real property acquisition; refinancing to retain affordable rents; necessary onsite and offsite improvements; reasonable fees and consulting costs; and capitalized reserves.</p>
Eligible Applicants	Sponsors and borrowing entities may be for-profit or not-for-profit. Any individual, public agency or private entity capable of entering into a contract is eligible to apply, provided they or their principals have successfully developed at least one affordable housing project.
Application Procedure	Applications are invited through the issuance of Notices of Funding Availability (NOFAs).
Contact	(916) 323-3178 or http://www.hcd.ca.gov/fa/mhp/ .

Multifamily Housing Program: Homeless Youth Component (MHP-HY)

Purpose	To provide low-interest loans to developers of affordable rental housing developments that contain units for homeless youth (HY).
Assistance Type	Deferred payment loans
Terms	<p>Funds may be used for permanent multifamily rental and transitional housing projects involving new construction, rehabilitation, acquisition and rehabilitation, or conversion of nonresidential structures. Projects must contain five or more HY units with associated supportive services. Target population and eligible household requirements apply at initial occupancy only. HY are either emancipated minors, or those who are at least 18 years old, homeless or at risk of homelessness, no longer eligible for foster care on the basis of age, or who have run away from home.</p> <p>Loans have a 55-year term at 3 percent annual simple interest. For the first 30 years, annual payments of 0.42 percent of the outstanding principal balance are required. The annual payment for the next 25 years will be set by HCD in year 30, at the minimum amount necessary to cover HCD monitoring costs. Unpaid principal and interest will be due at the end of the loan term.</p>
Eligible Activities	Eligible costs include project development capital costs, including facilities for child care, after-school care and social services integrally linked to the restricted housing units. Capital costs may include real property acquisition; refinancing to retain affordable rents; necessary onsite and offsite improvements; reasonable fees and consulting costs; and capitalized reserves.
Eligible Applicants	Sponsors and borrowing entities may be for-profit or not-for-profit. Any individual, public agency or private entity capable of entering into a contract is eligible to apply, provided they or their principals have successfully developed at least one affordable housing project.
Application Procedure	Applications are invited through the issuance of Notices of Funding Availability (NOFAs).
Contact	(916) 323-3178 or http://www.hcd.ca.gov/fa/mhp/ .

Office of Migrant Services (OMS)

Purpose	To provide safe, decent and affordable seasonal rental housing and support services for migrant farmworker families during the peak harvest season.
Assistance Type	Grants to local government agencies that contract with HCD to operate OMS centers located throughout the state. HCD also obtains and administers funds for the construction and rebuilding of centers.
Terms	<p>Counties, housing authorities and grower associations typically provide land for migrant centers as an in-kind contribution. HCD owns the structures. Child day care and after-school support services are typically available. Tenants are charged a subsidized, affordable daily rent.</p> <p>HCD contracts annually with local operating agencies and provides grants for OMS center operation, paid from the State General Fund and from OMS rental income. Occupancy is normally limited to 6 months per year.</p> <p>Funds for the construction or rebuilding of centers come from State General Fund appropriations and U.S. Department of Agriculture Rural Development Service (RD) awards.</p>
Eligible Activities	Construction, rehabilitation, maintenance and operation of seasonal rental housing for migrant farmworkers.
Eligible Applicants	Local government agencies, housing authorities, nonprofit corporations, school districts and health agencies.
Application Procedure	Funds to operate, maintain and rehabilitate existing centers are budgeted and contracted annually.
Contact	(916) 324-8282 or http://www.hcd.ca.gov/fa/oms/ .

Predevelopment Loan Program (PDLP)

Purpose	To provide predevelopment capital to finance the start of low-income housing projects.
Assistance Type	Short-term loans
Terms	Three percent simple annual interest loans for up to two years. Maximum loan amount, except for site option or site purchase, is \$100,000. The maximum committed to any one borrower at any point in time is announced in each Notice of Funding Availability (NOFA).
Eligible Activities	<p>Predevelopment costs of projects to construct, rehabilitate, convert or preserve assisted housing, including manufactured housing and mobilehome parks. Eligible costs include, but are not limited to, site control, site acquisition for future low-income housing development, engineering studies, architectural plans, application fees, legal services, permits, bonding and site preparation.</p> <p>Priority is given to projects which are rural, located in public transit corridors, or which preserve and acquire existing government-assisted rental housing at risk of conversion to market rents.</p>
Eligible Applicants	Local government agencies, nonprofit corporations, cooperative housing corporations, and limited partnerships or limited liability companies where all the general partners are nonprofit mutual or public benefit corporations.
Application Procedure	Applications are accepted and evaluated, and funds awarded, on a continuous basis as funds are available.
Contact	(916) 445-0877 or http://www.hcd.ca.gov/fa/pdlp/ .

State Community Development Block Grant Program (CDBG): CD, Native American, and Colonia Allocation

Purpose	To fund housing activities, public works, community facilities, and public service projects serving lower-income people in small, typically rural communities.
Assistance Type	Grants
Terms	Maximum grant amounts vary by activity, and run between \$600,000 and \$1,500,000, not including additional amounts available under the Native American and Colonia allocations. Grants must address one of three national objectives: 1) benefit to low and moderate income persons, 2) aid in the prevention or elimination of slums and blight, or 3) to meet an urgent need.
Eligible Activities	<p><u>Housing</u>, including single- and multi-family rehabilitation, rental housing acquisition or homeownership assistance, and activities that support new housing construction.</p> <p><u>Public Improvements</u>, including water and wastewater systems, rural electrification, and utilities such as gas services.</p> <p><u>Community Facilities</u>, including day care centers, domestic violence shelters, food banks, community centers, medical and dental facilities, and fire stations.</p> <p><u>Public Services</u>, including staff and operating costs associated with the community facilities.</p>
Eligible Applicants	<p><u>State CDBG CD Allocation</u>: non-entitlement jurisdictions, cities with populations under 50,000 and counties with populations under 200,000 in unincorporated areas that do not participate in the U.S. Department of Housing and Urban Development (HUD) CDBG entitlement program.</p> <p><u>Native American Allocation</u>: non-entitlement jurisdictions that apply to assist non-federally recognized Native American communities.</p> <p><u>Colonia Allocation</u>: distressed jurisdictions within 150 miles of the California-Mexico border that contain colonia as defined by the National Affordable Housing Act of 1990.</p>
Application Procedure	Applications are invited through annual Notices of Funding Availability (NOFAs).
Contact	(916) 552-9398, cdbg@hcd.ca.gov , or http://www.hcd.ca.gov/fa/cdbg/GenNatAmCol.html .

State Community Development Block Grant Program (CDBG): Economic Development Allocation, Over the Counter Component

Purpose	Economic development through assistance to local businesses, resulting in the creation or retention of jobs for low-income workers in rural communities.
Assistance Type	Grants
Terms	Grants of up to \$3 million for eligible cities and counties to lend to identified businesses, or use for public infrastructure improvements necessary to accommodate the creation, expansion, or retention of identified businesses.
Eligible Activities	Creation or retention of jobs for low-income workers. May include loans or loan guarantees to businesses for construction, on-site improvements, equipment purchase, working capital, and site acquisition. May also include loans for business start-ups, grants for publicly owned infrastructure, and loans or grants for small business incubators.
Eligible Applicants	Counties with fewer than 200,000 residents in unincorporated areas and cities with fewer than 50,000 residents that do not participate in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement program.
Application Procedure	Applications are invited by an annual Notice of Funding Availability (NOFA). Applications are continuously received and reviewed throughout the year. Awards are made on an ongoing basis.
Contact	(916) 552-9398 or www.hcd.ca.gov/fa/cdbg/EconDev.html .

State Community Development Block Grant Program (CDBG): Economic Development Allocation, Enterprise Fund Component

Purpose	To assist low-income microenterprise owners, and create or preserve jobs for low income and very low-income persons.
Assistance Type	Grants
Terms	Grants of up to \$500,000 to provide loans to businesses, grants for publicly owned infrastructure, and microenterprise assistance. Individual project funding decisions are made by the jurisdiction. Businesses receiving loans must create or retain private sector jobs principally for low income and very low-income persons. Microenterprise owners must be low income.
Eligible Activities	CDBG funds may be lent to businesses for working capital, land acquisition, equipment purchase, inventory purchase, debt restructuring, and other direct assistance. Local grants may support businesses by providing water and sewer services, access roads, and other public facilities. Microenterprise funds may provide credit, general support (ie, childcare, transportation, etc.) or technical assistance for persons developing micro enterprises.
Eligible Applicants	Counties with fewer than 200,000 residents in unincorporated areas and cities with fewer than 50,000 residents that do not participate in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement program.
Application Procedure	Applications are invited by an annual Notice of Funding Availability (NOFA). Applications are evaluated and scored on a variety of factors, which may include need, capacity, prior CDBG grant performance, and poverty in the applicant community.
Contact	(916) 552-9398 or www.hcd.ca.gov/fa/cdbg/Enterprise.html .

State Community Development Block Grant Program (CDBG): Planning and Technical Assistance Grants

Purpose	To provide funds for small cities and counties for planning and evaluation studies related to any CDBG-eligible activity.
Assistance Type	Grants
Terms	Up to \$100,000 and a maximum of two studies per funding round, per jurisdiction:
Eligible Activities	Studies and plans for housing, public works, community facilities, and economic development activities that meet CDBG national objectives, and provide principal benefit to low-income persons.
Eligible Applicants	Counties with fewer than 200,000 residents in unincorporated areas and cities with fewer than 50,000 residents that do not participate in the U.S. Department of Housing and Urban Development (HUD) CDBG entitlement program.
Application Procedure	Applications are invited through an annual Notice of Funding Availability (NOFA), and processed until funding is depleted. This activity is usually oversubscribed and funding depleted by the NOFA application deadline.
Contact	(916) 552-9398, or www.hcd.ca.gov/fa/cdbg/PlanTech.html .

Transit-Oriented Development Housing Program (TOD)

Purpose	To provide funding to stimulate production of higher density housing and related infrastructure close to qualifying transit stations, to encourage public transit ridership and minimize automobile trips.
Assistance Type	Loans and grants.
Terms	<p>Loans for rental housing development and land acquisition for proposed housing development. Grants for infrastructure that supports housing or facilitates access to transit from one or more specific housing developments. Mortgage assistance for first-time low or moderate income homebuyers.</p> <p>All eligible projects must be within ¼ mile of a qualifying transit station, be at least 50 units in size, and include at least 15% of total residential units as restricted units for at least 55 years.</p> <p>Maximum loan, grant or combination of the two for a single development is \$17 million. Maximum assistance for applications based on a single qualifying transit station is \$50 million over the life of the program.</p>
Eligible Activities	New construction or substantial rehabilitation of rental housing, conversion of nonresidential structures to residential, and first-time homebuyer mortgage assistance for units in qualified projects; capital improvements required for a qualified housing or mixed-use project, such as sewer or water upgrades, streets, drainage, parking, noise mitigation, and utility access, connection or relocation; capital improvements to enhance pedestrian or bicycle access from a qualified project to the nearest transit station, such as walkways, plazas, miniparks, signals, streetscape improvements, security enhancements, bicycle lanes and transportation information systems.
Eligible Applicants	Cities, counties, cities and counties, transit agencies, redevelopment agencies and private developers.
Application Procedure	Applications are invited through issuance of Notices of Funding Availability (NOFAs).
Contact	(916) 324-1555, TOD@hcd.ca.gov , or www.hcd.ca.gov/fa/tod .

Asset Management and Compliance (AMC) for Existing Loans and Grants

The offices below manage compliance with fiscal and regulatory agreements for past awards, provision of loan balances, payoff information and other loan services. Programs currently active are marked “*”. Legislation in 2007 authorizes HCD to modernize older loans made through the Deferred Payment Rehabilitation Loan Program, the Rental Housing Construction Program – Original, and the Special User Housing Rehabilitation Program, to standards of the Multifamily Housing Program.

- a. Building Equity and Growth in Neighborhoods (BEGIN; federally funded version, 1994-1996. Loans are monitored by the local government lending agencies)**
Program monitoring (916) 322-0356
- b. Building Equity and Growth in Neighborhoods (BEGIN; state-funded version. Loans are monitored by the local government lending agencies) ***
Program monitoring (916) 327-3646
- c. CalHome Program (Loans are monitored by the local government lending agencies) ***
Program monitoring (916) 327-3646
- d. California Homeownership Assistance Program (CHAP)**
Portfolio management (916) 324-8282; loan servicing (916) 327-3717
- e. California Housing Rehabilitation Program (CHRP)**
Portfolio management (916) 324-8282; loan servicing (916) 327-3717
- f. California Natural Disaster Assistance Program (CALDAP)**
Portfolio management (916) 324-8282; loan servicing (916) 327-3717
- g. California Self-Help Housing Program, Mortgage Assistance (SHMA)**
Portfolio management or loan servicing (916) 324-6752 or (916) 324-8282
- h. Deferred Payment Rehabilitation Loan Program (DPRLP)**
Portfolio management, (916) 324-8282; loan servicing (916) 327-3717
- i. Downtown Rebound Program (DRP)**
Portfolio management (916) 324-8282; loan servicing (916) 327-3717
- j. Emergency Housing and Assistance Program (EHAP) ***
Grant management (916) 445-0845

- k. Emergency Housing and Assistance Program Capital Development (EHAPCD)***
Loan servicing (916) 445-0845
- l. Emergency Solutions Grants Program (ESG)***
Grant Management (916) 445-0845
- m. Emergency Shelter Program (ESP)**
Grant management (916) 445-0845
- n. Families Moving to Work Program**
Portfolio management (916) 324-8282; loan servicing (916) 327-3717
- o. Family Housing Demonstration Program (FHDP)**
Portfolio management (916) 324-8282; loan servicing (916) 327-3717
- p. Farmworker Housing Grant Program: see Joe Serna, Jr. Farmworker Housing Grant Program (JSJFWHG) ***
- q. Federal Emergency Shelter Grant Program (FESG): see Emergency Solutions Grants program (ESG)***
- r. HOME Investment Partnerships Program (HOME; part of portfolio is managed by local government grantees that make loans to end users) ***
Portfolio management for loans to Community Housing Development Organizations (CHDOs): (916) 322-0356
- s. Joe Serna, Jr. Farmworker Housing Grant Program (Serna) ***
Portfolio management (916) 324-8282; loan and grant servicing (916) 327-3717
- t. Local Housing Trust Fund Matching Grant Program ***
Review of local housing trust fund activities, (916) 323-3178
- u. Mobilehome Park Resident Ownership Program (MPROP) ***
Portfolio management (916) 324-8282; loan servicing (916) 327-3717
- v. Multifamily Housing Program (MHP) ***
Portfolio management (916) 324-8282; loan servicing (916) 327-3717
- w. Office of Migrant Services (OMS) ***
Contract management (916) 324-8282
- x. Permanent Housing for the Handicapped Homeless Program (PHHP)**
Grant management (916) 445-0845
- y. Predevelopment Loan Program (PDLP) ***
Portfolio management (916) 445-0877

z. Rental Housing Construction Program (RHCP)

Portfolio management (916) 324-8282; loan servicing (916) 327-3717

aa. Special User Housing Rehabilitation Program (SUHRP)

Portfolio management (916) 324-8282; loan servicing (916) 327-3717

bb. State Earthquake Rehabilitation Assistance Program (SERA)

Portfolio management (916) 324-8282; loan servicing (916) 327-3717

cc. Transit-Oriented Development Housing Program (TOD)

Portfolio management and loan servicing (916) 324-8282

Or, you may contact the Financial Assistance Division front desk at (916) 322-1560.

* This program continues to make new loans or grants.

Statutes and Regulations Governing HCD Financial Assistance Programs

Statutory section numbers, unless otherwise specified, refer to the California Health and Safety Code (H&S). Several programs no longer active are listed. Regulatory section numbers, unless otherwise specified, refer to the California Code of Regulations (CCR), Title 25, Division 1, Chapter 7. California laws can be seen at <http://www.leginfo.ca.gov/>. Program regulations can be seen at <http://ccr.oal.ca.gov/>.

Program or Function	Citation
HCD Organization	
HCD legislative findings and declarations	Health and Safety Code (H&S) Sections 50000-50009
HCD definitions	50050-50105
BT&H Agency and HCD Department responsibilities	50150-50155
HCD organization and powers	50400-50409
HCD policy activities	50450-50464
HCD assistance activities	50500-50514
Programs	
Affordable Housing Innovation Program (formerly Affordable Housing Revolving Development and Acquisition Program, created by Proposition 1C)	50705, 50706, 50707, 53545(a)(1)(F), 53545.9
Asset Management and Compliance (AMC)	50515.2
Building Equity and Growth in Neighborhoods (BEGIN)	50860-50866, 53533(a)(5)(A), 53545(a)(1)(G)
CalHome Program	50650-50650.7, 53533(a)(5)
California Homeownership Assistance Program (CHAP)	50775-50779
<i>CHAP regulations</i>	<i>Subchapter 11, sections 7900-7938</i>
California Housing Rehabilitation Program – Owner and Rental components (CHRP-O & CHRP-R; see also DPRLP)	50660-50670

<i>CHRP-R regulations</i>	<i>Subchapter 8, 7670-7697</i>
<i>CHRP-O regulations</i>	<i>Subchapter 14, 8040-8062</i>
California Indian Assistance Program (CIAP)	50003(f), 50501, 50513, 50952(i)
California Natural Disaster Assistance Program – Owner and Rental components (CALDAP-O & CALDAP-R)	50661.5, 50662.7, 50671-50671.6 (in CHRP statutes)
California Self-Help Housing Program (CSHHP) (formerly CalHome Self-Help Housing Technical Assistance Allocation (CalHome Self-Help))	50690-50698; 53533(a)(5)(C), 53545(a)(1)(D)
<i>CSHHP regulations</i>	<i>California Code of Regulations Title 25, Division 1, Chapter 7, Subchapter 6.5, sections 7530-7584</i>
Child Care Facilities Finance Program (CCFFP)	Education Code 8277.5-8277.6
<i>CCFFP regulations</i>	<i>Subchapter 18, 8250-8273</i>
Code Enforcement Grant Program	53533(a)(6)
Deferred-Payment Rehabilitation Loans (DPRLP; see also CHRP-O and CHRP-R)	50660-50670
<i>DPRLP regulations</i>	<i>Subchapter 5, 7400-7438</i>
Downtown Rebound Program (DRP)	50898-50898.2
Emergency Housing and Assistance Program Capital Development (EHAPCD), with Emergency Housing and Assistance Program (EHAP, no longer active)	50800-50807, 53533(a)(2), 53545(a)(1)(H)
<i>EHAP and EHAPCD regulations</i>	<i>Subchapter 12, 7950-7976</i>
Emergency Solutions Grants Program (ESG); see Federal Emergency Shelter Grants Program (FESG)	
Enterprise Zone Program (EZ). Also includes Manufacturing Enhancement Areas (MEAs), Targeted Tax Areas (TTAs), and Local Area Military Base Recovery Areas (LAMBRA s). Also includes Targeted Employment Areas (TEAs) located within certain EZs. The Government Code statutes listed address criteria, designation and operation of the various types of zones, and HCD’s regulatory role. The Revenue and Taxation Code sections govern the state income tax credits available to taxpayers that do business in the various types of zones. Tax credit claims are regulated by the Franchise Tax Board (FTB), and HCD is not directly involved.	EZ : Government Code 7070-7089 (esp. 7072, 7073, 7076, 7086); Revenue and Taxation Code 17053.74, 17235, 17267.2, 23622.7, 24356.7, 24384.5, 24416.2 MEA : GC 7073.8-7073.9, 7086; R&T 17053.47, 23622.8 TTA : GC 7097-7099; R&T 17053.33, 17053.34, 17267.6, 17276.6, 23634, 24356.6, 24416.6 LAMBRA : GC 7105-7118; R&T 17053.46, 17268, 17276.5, 23646, 24356.8, 24416.5 TEA : GC 7072(h), 7072.5, 7081; R&T 17053.74
<i>Enterprise Zone (EZ) regulations</i>	<i>Subchapter 21, 8430-8467</i>

<i>Local Area Military Base Recovery Area (LAMBRA) regulations.</i>	<i>CCR Title 10, Part 2, Subpart 7, Chapter 7.85, 5750-5750.9</i>
Family Housing Demonstration Program (FHDP)	50880-50895
<i>FHDP regulations</i>	<i>Subchapter 16, 8110-8142</i>
Farmworker Housing Tax Credits	50199.50
Federal Emergency Shelter Grant Program (FESG); superseded by Emergency Solutions Grants Program (ESG)	No state statutes. Federal statutes: Stewart B. McKinney Homeless Assistance Act, 42 U.S.C. 11371-78. Federal regulations: 24 CFR Part 576
<i>FESG regulations</i>	<i>Subchapter 20, 8400-8421</i>
Home Investment Partnership Program (HOME)	50896-50896.3
<i>HOME regulations</i>	<i>Subchapter 17, 8200-8220</i>
Housing and Emergency Shelter Trust Fund Act of 2002 (Proposition 46)	53500-53533
Housing and Emergency Shelter Trust Fund Act of 2006 (Proposition 1C)	53540-53564
Housing Elements of City and County General Plans	Government Code 65580-65589.8
Housing for Homeless Youth (Funded by Proposition 1C , administered by MHP-SH)	53545(a)(1)(A)(ii); Government Code 11139.3
Housing-Related Parks Program (Renamed from the Housing Urban-Suburban-and-Rural Parks Program of Proposition 1C)	50700-50704.5, 53545(d)
Housing Trust Funds (including Local Housing Trust Fund Program (LHTF))	50840-50843.5, 53533(a)(1)(C), 53545.9(c)
Infill Infrastructure Grant Program (IIG) (Proposition 1C)	53545(b), 53545.13, 53545.14
Jobs-Housing Balance Incentive Grants (JHBIG)	50540-50546, 53533(a)(8), Sec. 2(a) of SB 423, Chapter 482, statutes of 2002
Joe Serna, Jr. Farmworker Housing Grant Program (Serna)	50517.5-50518, 53533(a)(4), (a)(4)(A), (a)(4)(B), & (a)(4)(C), 53545(a)(1)(C)
<i>Serna regulations</i>	<i>Subchapter 3, 7200-7238</i>
Local Area Military Base Recovery Area (LAMBRA): see Enterprise Zone Program	
Local Housing Trust Fund Program (LHTF): component of Affordable Housing Innovation Program, above; see also Housing Trust Funds.	
Low Income Housing Tax Credits	50199.4-50199.22
Manufacturing Enhancement Area (MEA): see Enterprise Zone Program	
Mobilehome Park Resident Ownership Program (MPROP)	50780-50786.5

<i>MPROP regulations</i>	<i>Subchapter 13, 8000-8032</i>
Multifamily Housing Program (MHP), including Supportive Housing component (MHP-SH)	50675-50675.13, 53533(a)(1), (a)(1)(B), (a)(1)(D) & (a)(3), 53545(a)(1)(A) & (B)
<i>MHP regulations</i>	<i>Subchapter 4, 7300-7330</i>
Multifamily Housing Program – Supportive Housing Component (MHP-SH)	50675.14; 53545(a)(1)(B)
Office of Migrant Services (OMS)	50710-50713
<i>OMS regulations</i>	<i>Subchapter 7, 7600-7665</i>
Predevelopment Loan Program (PDLP)	50400.5, 50530-50532, 50545
<i>PDLP regulations</i>	<i>Subchapter 1, 7000-7016</i>
Preservation Interim Repositioning Program	50604, 53533(a)(1)(A)
Proposition 46: see Housing and Emergency Shelter Trust Fund Act of 2002	
Proposition 1C: see Housing and Emergency Shelter Trust Fund Act of 2006	
Rental Housing Construction Program (RHCP Original)	50735-50770
<i>RHCP-Original regulations</i>	<i>Subchapter 10, 7800-7892</i>
<i>RHCP Bond regulations</i>	<i>Subchapter 15, 8075-8103</i>
Residential Hotel Rehabilitation	50519-50522
Special User Housing Rehabilitation Program (SUHRP)	50662 (in DPRLP statutes)
<i>SUHRP regulations</i>	<i>Subchapter 5.5, 7450-7480</i>
State Community Development Block Grant (CDBG)	50825-50834
<i>CDBG regulations</i>	<i>Subchapter 2, 7050-7126</i>
Targeted Employment Area (TEA): see Enterprise Zone Program	
Targeted Tax Area (TTA): see Enterprise Zone Program	
Transit-Oriented Development Housing Program (TOD) (Proposition 1C)	53545(c), 53560-53562
Workforce Housing Reward Program (WFH)	50550-50550.2, 53533(a)(8)

Glossary of Terms and Acronyms

Activities: The intended results of awards and contracts. In a Standard Agreement contract, the purpose of the funding, or specific portions of the work to be completed.

AHIF: The Affordable Housing Innovation Fund was created by **Proposition 1C** and fleshed out by Chapter 652 of the Statutes of 2007 (SB 586, Dutton). AHIF includes several distinct programs to demonstrate innovative, cost-saving approaches to creating or preserving affordable housing, including new activities and the revival of the Local Housing Trust Fund program. The currently active programs are:

AHIP Golden State Acquisition Fund (State bond funded): makes loans to housing sponsors and developers through a designated nonprofit fund manager to provide quick acquisition financing for the development or preservation of affordable housing.

AHIP Local Housing Trust Fund Program (State bond funded): makes grants to existing and new local housing trust funds dedicated to create or preserve affordable housing.

AHIP Catalyst Community Grant Program (State bond funded): makes grants to designated local Catalyst Communities to encourage and support the development of sustainable communities with strategies to improve transportation choices, reduce environmental hazards and increase energy conservation.

AMC: Asset Management and Compliance Section (in DFA). AMC oversees HCD's portfolio of past loans and grants, which have contractual conditions to preserve affordable housing (see AMC section in this Directory).

ARRA: American Recovery and Reinvestment Act of 2009 (federally funded). HCD distributed ARRA funds during FY 2009-10 through the **CDBG-R** program for economic development and other **CDBG**-eligible activities, through the **HPRP** program for homelessness prevention and rapid re-housing activities for homeless persons and persons at risk of becoming homeless, and through **NSP** to rescue foreclosed and abandoned homes.

Assisted Housing Units: Dwelling units, residential hotel units, or bedrooms in group homes,, which are reserved for occupancy or occupied by eligible lower income households in accordance with contractual Regulatory Agreements between HCD and the project sponsors.

BEGIN: The Building Equity and Growth in Neighborhoods program (State bond funded). Offers incentives to cities and counties to reduce regulatory barriers to new affordable ownership housing, in the form of financing for local government-

administered downpayment assistance loans to qualifying first-time low- and moderate-income buyers of homes in projects facilitated by local regulatory barrier reduction.

CalHFA: California Housing Finance Agency, a sister agency of HCD, which operates as the State's affordable housing bank. Differs from HCD in generating loan funds primarily through the issuance of revenue bonds, and in focusing primarily, but not exclusively, on the conventional mortgage financing of single-family affordable homeownership. The Governor's 2012 State government reorganization plan proposes to merge CalHFA into HCD, under the HCD name, in a new Business and Consumer Services Agency.

CalHome: CalHome program (State funded, General Fund and bonds). Funds single-family development projects, first-time homebuyer assistance and owner-occupied rehabilitation.

CDBG: Community Development Block Grant Program – Community Development (CD) Component and Economic Development (ED) Component (federally funded). Provides federal CDBG program benefits to non-entitlement cities and counties. Awards grants for housing, infrastructure, public improvements, public facilities and public services, as well as business development, hiring assistance and economic development planning in rural communities.

CHDO: Community Housing Development Organization -- a nonprofit developer that meets criteria to apply directly to HCD for Home Investment Partnerships Program (**HOME**) funds.

Contract: A written or oral agreement between two or more parties that is enforceable by law. In HCD practice, a single loan or grant may involve several written contracts: a standard agreement, a loan agreement or development agreement, and/or a regulatory agreement governing the operation of a completed project.

CPCFA: The California Pollution Control Financing Authority, recipient of \$60 million from Proposition 1C.

CSHHP: California Self-Help Housing Program ([bond funded](#)). Funds programs that advise low and moderate income families that build their homes with their own labor.

DFA: HCD's Division of Financial Assistance, formerly called the Division of Community Affairs.

DRI/DREF: Disaster Recovery Initiative/Disaster Recovery Enhancement Fund program, a federally-funded "last resort" resource for recovery from damages suffered in 2008 wildfires in parts of California. HCD distributed DRI funds in 2010-12. Fourteen counties and two Native American tribes were eligible to apply.

EHAPCD: Emergency Housing Assistance Program - Capital Development (State bond funded). Funds the acquisition, construction, rehabilitation or expansion of homeless shelter facilities and transitional housing.

ESG: Emergency Solutions Grants program (federally funded). Successor to the FESG program; restructured FESG in 2012 to increase emphasis on assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

EZ: Enterprise Zone Program (State tax incentives). Offers State and local tax and regulatory incentives to encourage the hiring of disadvantaged individuals and business investment in Enterprise Zones (economically distressed areas designated by the State) throughout California.

FESG: Federal Emergency Shelter Grant Program (federally funded); superseded by ESG. Financed emergency shelters, supportive services and transitional housing for homeless individuals and families.

FTHB: First-time homebuyer assistance, usually in the form of grants for down payment assistance or below-market-rate mortgage loans.

FWHG: Farmworker Housing Grant Program (bond funded; see Serna).

GHI: Governor's Homeless Initiative. An interagency effort among **HCD**, **CalHFA** and the Department of Mental Health (**DMH**). The Initiative reduced homelessness by funding development of permanent supportive housing for persons with severe mental illness who are chronically homeless.

Grant: An award of money for a specific purpose without expectation of repayment. A grant may be subject to contractual conditions, and may be cancelled or required to be repaid if the grantee defaults on contractual obligations.

HCD: California Department of Housing and Community Development. Operates the programs described in this Directory, and provides leadership, policies and programs to preserve and expand safe and affordable housing opportunities and promote strong communities for all Californians.

HERA: Housing and Economic Recovery Act of 2008. See **HR 3221** and **NSP**.

HOME: Home Investment Partnerships program (federally funded). Assists cities, counties and nonprofit community housing development organizations (**CHDOs**) to create and retain affordable housing.

Housing and Emergency Shelter Trust Fund Act of 2002: A \$2.1 billion affordable housing State General Obligation bond measure approved by voters on November 5, 2002. Also known as **Proposition 46**.

Housing and Emergency Shelter Trust Fund Act of 2006: A \$2.85 billion affordable housing and infrastructure State General Obligation bond measure approved by voters in November, 2006. Also known as **Proposition 1C**.

HPRP: Homelessness Prevention and Rapid Re-Housing Program (federally funded). See **ARRA**. Incorporated into the **ESG** program (see above) in 2012.

HR 3221: The Housing and Economic Recovery Act of 2008 (**HERA**). Passed in July 2008, the Act's Neighborhood Stabilization Program (**NSP**) provision provided Community Development Block Grant (**CDBG**) funds to state and local governments to purchase and preserve abandoned and foreclosed homes and residential property.

HRPP: Housing Related Parks Program (State bond funded). Creates incentives and rewards local government for building affordable housing with grant money for much needed parks in their communities, to be administered by the department's Housing Policy Division (HPD).

HUD: U.S. Department of Housing and Urban Development

IIG: Infill Infrastructure Grant Program (State bond funded). Provides grants for development of public infrastructure projects that facilitate or support infill housing construction.

JSJFWHG: Joe Serna, Jr. Farmworker Housing Grant Program (bond funded; see **Serna**).

JHB (Jobs Housing Balance): Principle of land-use planning that seeks to reduce vehicle trips by locating housing near jobs that will employ the residents. See the Workforce Housing Reward Program (**WFH**).

Leverage: 1) The amount of other non-HCD funds invested in a project. 2) The use of loan or grant funds to maximize the amount of investment in a project from other sources, or to maximize the return per dollar invested.

LHTF: Local Housing Trust Fund Matching Grant Program. See **AHIF**

Loan: An award of funds for a specific purpose with the expectation that it will be repaid with interest according to a specified schedule of payments or within a specified time limit.

Match: Funds (or in-kind assets such as land) from other sources that a grantee (e.g., a HOME grantee) is required to contribute to a project as a condition of the grant. Match can be one-to-one, two-to-one, one-half-to-one, etc.

MHP: Multifamily Housing Program (State bond funded). Finances the new construction, rehabilitation and preservation of permanent and transitional rental housing for lower income households.

MHP-HY: Multifamily Housing Program – Homeless Youth Component (State bond funded). Provides low-interest loans for affordable rental housing developments that contain units for homeless youth who are emancipated minors, those who are at least 18 years old, homeless or at risk of homelessness, no longer eligible for foster care on the basis of age, or who have run away from home.

MHP-SH: Multifamily Housing Program – Supportive Housing Component (State General Obligation bond funded). Provides low-interest loans to developers of permanent affordable rental housing with a minimum percentage of units with associated supportive services for persons with disabilities.

MHSA: Mental Health Services Act Housing Program (bond-funded through Proposition 63 of 2004), jointly administered by **CalHFA** and the Department of Mental Health (**DMH**). Offers permanent financing loans and capitalized operating subsidies for the development of permanent supportive housing for persons with serious mental illness. HCD has provided supplemental funding for many MHSA projects

Monitoring: Periodic review of the operation, management, physical condition, plans, financial accounts and reports of a housing project, used to assess and assure the continued security of a loan on the project. Monitoring is typically annual, but may be less often for projects deemed at low risk of default. Includes “desk monitoring” of project documents and reports, and site visits and inspections.

MPROP: Mobilehome Park Resident Ownership Program (State funded). Finances the preservation of affordable mobilehome parks by conversion to ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies.

NOFA: Notice of Funding Availability. An announcement and a solicitation of applications for a specified amount of funding that will be awarded by an HCD program, according to stated criteria and schedules.

Nonprofit: A private entity organized as a nonprofit charitable corporation under State and federal law. A nonprofit may not pay corporate earnings to private shareholders or individuals. Nonprofits are the most frequently eligible type of private entity to receive HCD loans and grants.

OLM: The Owner Loan Management section of **AMC**.

OMS: Office of Migrant Services (State General Fund funded). Funds the operation of affordable seasonal rental housing and support services for migrant farmworker families during the peak harvest season.

Parks: See **HRPP**

PDLP: Predevelopment Loan Program (State funded). Provides predevelopment capital to finance the start of low-income housing projects in rural areas.

P/TA or PTA: Planning and Technical Assistance. A component of **CDBG** that funds planning efforts in small cities.

Preserved Housing Units: Affordable (usually subsidized) housing units that were threatened with demolition or conversion to market rents through the termination of subsidies, and have been preserved as affordable units through purchase, renewed subsidy and/or rehabilitation.

Proposition 1C: See **Housing and Emergency Shelter Trust Fund Act of 2006**.

Proposition 46: See **Housing and Emergency Shelter Trust Fund Act of 2002**.

Rehabilitated (or Rehab) Housing Units: Dwelling units which were deteriorated or substandard, and have been repaired to return them to compliance with applicable building, health and safety codes.

RFP: Request for Proposals. An announcement that funds are available, and a solicitation of applications or proposals for their use. Similar to a **NOFA**.

Serna: Joe Serna, Jr. Farmworker Housing Grant Program (State bond funded). Finances owner-occupied and rental units for agricultural workers, with a priority for lower income households. Also called JSJFWHG or FWHG.

TCAC: Tax Credit Allocation Committee (chaired by the State Treasurer). Allocates federal low-income housing tax credits in California.

TOD: Transit Oriented Development Program (State bond funded). Created by **Proposition 1C** to provide funds to develop or facilitate higher density housing and mixed-use developments within one-quarter mile of transit stations, to increase public transit ridership.

WFH (formerly Jobs Housing Balance, JHB): Workforce Housing Reward Program (State bond funded). No longer active: provided financial incentives for cities and counties to increase, on an annual basis, their issuance of building permits for housing affordable to very low- and low-income households.