Multifamily Housing Program

2019 NOFA Round One

California Department of Housing and Community Development
July 2019
Welcome and Introduction
Agenda

• Welcome and Introduction
• Hot Topics
• Authority
• NOFA Overview
• Timeline
Presenters

- Laura Bateman, Section Chief
- Mauro Lara, Program Manager
- Debra Taylor, HCD Representative
- Elizabeth Montoya, HCD Representative
- Edona Evans, HCD Representative
- Farnaz Feizi, HCD Representative
- Tarci Hodge, HCD Representative
- Barbara Lewis, HCD Representative
Hot Topics
Hot Topics

• HCD Process Improvements
• Use of Other HCD Sources
• Experience of Principals or Staff
HCD Process Improvements

• Standard Agreements
  – Organizational Documents
  – Resolutions
• Relocation Reviews Process
• Article XXXIV Review Process
Standard Agreements

- Past Practice & Process Issues:
  - Timing
  - Delays to Construction Closing
  - Inconsistency Across Programs
  - Confusion in Communications
  - Frustration
  - Multiple Amendments
  - Fi$cal
Standard Agreements

• Goals:
  – Pending Contracts out within **90 days** of Award
  – “Standard” Agreements (SA) across programs
  – Execute the SA ONCE
    • All entities included
    • Payees Named
  – Minimize/Eliminate need for amendments
    • Budget Changes
    • Performance Milestones
  – Clean handoff from NOFA to Loan Closing
Standard Agreements

• Process:
  – Organizational Documents with application
    • Borrower
    • Managing General Partner (MGP)
    • Sponsor
  – Reviewed during feasibility
  – Post-Award Corrections
  – Final Project Reports
  – Sponsor Engagement (Awardees)
Organizational Documents

- Sponsor (Threshold Requirement)
- Borrower
  - Formation Documents
  - MGP/LLC
  - Administrative General Partner (AGP) if signatory on SA/Loan documents
  - Other entities included in Borrower structure
Resolutions
(Common Mistakes)

• Applicant Name & Org. Type
  – Matches Org. Docs. *exactly*
  – Matches STD 204 and/or TIN exactly

• Designee Name & Title
  – Matches signature block *exactly*

• And/Or

• Signatory
  – Not the designee
Relocation & No-Relocation Reviews

- **Staff Review**
  - Vacant Land Only
  - No-Relocation Certification to be executed prior to Award

- **Legal Review Required**
  - No relocation other than vacant land
  - Evidence conflicting with “vacant land” assertion
  - Relocation required and plan submitted
Article XXXIV Reviews

- **Staff Review**
  - Identify errors & omissions
  - Consult with legal counsel
  - Make corrections via Project Reports

- **Goals**
  - Less restrictive approach
  - Revised Opinions not required
  - Issues resolved prior to award
Use of Other HCD Sources

• Combining HCD Sources
  – Stacking prohibition
  – Article XXXIV
  – Integration
Other HCD Sources
(Example: VHHP & MHP)

Current VHHP award assisting 30% of units serving homeless veterans w/disabilities.

With Article 34 Authority: Up to 70% of remaining units may be MHP assisted.

Without Article 34: Up to 49% of remaining units may be MHP assisted.

Integration: Combined VHHP & MHP SN/SH assisted units cannot exceed 49% of units.

Loan Limits: Base limit for MHP “assisted” to the extent of Article 34 authority, MHP/SH assisted units in compliance with integration. Base limit for “Other Restricted” includes non-MHP assisted units.
Other HCD Sources
(Example 2: NPLH & MHP)

Current NPLH award assisting 30% of units serving chronically homeless with severe mental illness & exiting institutions.

With Article 34 Authority: Up to 70% of remaining units may be MHP assisted.

Without Article 34: Up to 19% of remaining units may be MHP assisted.

Integration: Combined NPLH & MHP SN/SH assisted units cannot exceed 49% of units.

Loan Limits: Base limit for MHP “assisted” to the extent of Article 34 authority, MHP/SH assisted units in compliance with integration. Base limit for “Other Restricted” includes non-MHP assisted units.
Other HCD Sources
(Example: Prior Awards & MHP)

- Project without Article 34 and current HCD award(s) assisting 49% of units, then the project is MHP ineligible—all units allowed under Article 34 are already assisted.

- Project with Article 34 and current HCD award(s) assisting 100% of units, then the project is MHP ineligible—all units allowed under Article 34 are already assisted.
Other HCD Sources
(Previous HCD Awards)

• Swapping Prior Award for MHP
  – Prohibited unless prior award/Standard Agreement is declined/disencumbered
  – Request must be made in writing
  – Prior to MHP application deadline
Experience of Principals and Staff

• Allowed
  – Eligible Sponsor §7303(c)(2)
  – Experience Pts §7320(3)(B)

• Documentation
  – Work History/Resume
  – Same or substantially similar duties
  – Management of development activities
Questions?
Authority

- Senate Bill 3 (SB3) 2017
  - Veterans and Affordable Housing Bond Act

- Proposition 1 adopted by voters November 6, 2018
NOFA Overview

• How Much?
  – $178 million

• Maximum Loan Amounts
  – $20 million

• Set aside
  – 18.3% for Senior Housing Projects
## Timeline

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
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<tbody>
<tr>
<td>NOFA Release</td>
<td>June 19, 2019</td>
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<tr>
<td>Application Form Available</td>
<td>June 19, 2019</td>
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<tr>
<td>Applications Due</td>
<td>August 20, 2019</td>
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<tr>
<td>Internal Loan Committee</td>
<td>December 2019</td>
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<tr>
<td>Award Announcements</td>
<td>December 2019</td>
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What’s New in this NOFA?
What’s New in this NOFA?

- Project Types
- Rating and Ranking point score and tiebreaker
- Program limitations
Project Types

- Large Family
- Senior
- High Risk
- Supportive Housing
- Special Needs
Project Types

• Large Family
  – 25% of restricted units have three or more bedrooms, and
  – Minimum of an additional 25% of restricted units have two or more bedrooms

• Senior
  – All units restricted to residents age 62 or older

• High Risk
  – Please email us prior to application describing project
Project Types

• Supportive Housing
  – Minimum of 15% of units set aside for Supportive Housing
  – Minimum of 10% for Chronically Homeless individuals
  – Number of units not to exceed 49% of total units

• Special Needs
  – 25% of restricted units set aside for Special Needs Populations
Rating and Ranking Point Score

- Maximum Score of 115 points
  - Most Serious Housing needs 10 points (decrease from 15 points)
  - Sponsor Experience -50 points to 20 points
  - Adaptive Building Methods 15 points (increase from 10 points)
- Minimum Point Score 90
Tiebreaker

- In the event of tied scores
  - Applications will be ranked based on the lowest weighted average affordability of restricted units
Program Limitations

- Projects proposing 9 percent federal low income tax credits (TCAC) are not eligible
- Use of multiple funding sources on the same assisted units (subsidy stacking) is prohibited
Questions?
Program Overview
Program Overview

- Guidelines and Regulations
- MHP Emphasis
- Geographic Distribution
- Eligible Use of Funds
- Loan Terms and Base Limits
- Assisted vs. Restricted Units
- Article XXXIV
Regulations

• Governed by:
  – Multifamily Housing Program Guidelines (commonly referred to as Guidelines)
    • Published June 19, 2019
  – 2017 Uniform Multifamily Regulations (commonly referred to as UMR’s)
MHP Emphasis

• Emphasis on units for
  – Deeply targeted incomes
  – Large Families (two or more bedrooms)
  – Special Needs Populations
To ensure a reasonable geographic distribution of funds to the extent possible:

- 45 percent Southern California
- 30 percent Northern California
- 20 percent to Rural Area
Eligible Use of Funds

- Costs attributable to restricted units for:
  - Construction/rehabilitation
  - Off-site/on-site improvements
  - Capitalized Operating and Replacement Reserves
  - Child care facility and social service facility integrally linked to the project
  - Developer Fee
Loan Terms

• 55 year term
• 3% Simple Interest (principle and interest deferred)
• First 30 years mandatory debt service of 0.42%
• Next 25 years adjusted to cover HCD’s monitoring costs
• Unpaid interest and principle due at the end of term
Loan Limits

• Base loan limits increased to $175,000 per unit
  – Supportive Housing restricted units
  – Large Family New Construction restricted units located in “High Resource” or “Highest Resource” Area
• All other restricted at $150,000 per unit
Assisted vs. Restricted units

• Assisted Units
  – Units subject to HCD rent/occupancy restriction as a result of program funding
  – Article XXXIV analysis deals mainly with these units

• Restricted Units
  – Includes all assisted units and any units subject to comparable rent/occupancy restrictions

• Unrestricted Units
  – Market Rate
  – Manager Units (unless specifically restricted)
Article XXXIV

- Article XXXIV of the California Constitution requires voter approval when public funds are used to develop low-income housing.

- Authority is granted by the voters of the jurisdiction via local ballot measure or referendum.

- If the jurisdiction does not have authority, the project must fall within a safe harbor exception.
There are 4 safe harbor exceptions:

- Not more than 49% of the total units will be assisted with public funds
- The project involves the rehabilitation or replacement of existing affordable units on a 1-1 basis
- VHHP exception for veteran units assisted with VHHP funds
- The public entity is not a developer of affordable housing
Article XXXIV
Jurisdiction Has Authority

• Documentation includes a legal opinion and may include additional supporting documents

• Legal Opinion:
  – Reference to specific referendum & date passed
  – Total authority allocated by voters (usually in # of units or percentage of available housing)
  – Authority currently available
  – Units (authority) allocated to this project (including manager unit)
  – Balance remaining if this project goes forward
Questions?
Application Review
Application Review

• **Oversubscription**
  – Preliminary ranking by self score
  – Cut off
  – Applications scoring below the cut off will not be reviewed

• **Review Process**
  – Threshold
    • Compliance with minimum requirements
  – Rating and Ranking (Scoring)
    • Initial Point Score (before appeal)
    • Final Point (after appeal, if submitted)
  – Feasibility
Application Review

• Threshold and Scoring
  – Based solely on the content of the application
  – No new, additional, or revised documentation allowed
  – Department may request clarifying information

• Appeals
  – Basis
  – Process and Deadlines
Questions?
Threshold
Minimum Threshold Requirements

- Eligible Sponsor
- Eligible Project
- Site Control
- Complete Application
- Initial Supportive Service Plan
Eligible Sponsor

• Eligible Entity
  – Individual
  – Joint Venture
  – Partnership
  – Limited Partnership (LP)
  – Corporation
  – Limited Liability Company (LLC)
  – Local Public Entity
  – Governing Body of an Indian Reservation or Rancheria
  – Other legal entity, or combination thereof
Eligible Sponsor

- Must be organized as
  - For-profit
  - Limited profit
  - Or non-profit

- Must have sufficient capacity and experience to complete the project
Eligible Project

• Activity
  – New Construction
  – Rehabilitation with or without acquisition
  – Conversion of non residential structure

• Rental Housing Development
  – Must have a minimum of 5 or more units

• Scattered sites
  – Must have common ownership and common funding

• At the time of application, construction has not commenced
Eligible Project

• Restrictions on New Construction with demolition
  – The number of bedrooms in the new Project are at least equal to the total number of bedrooms in the demolished structures

• Exceptions may be approved
  – Improve the livability of the remaining units
  – Serve some other compelling public policy objective
Site Control

- At the time of application site control
  - Must be in the name of the Sponsor or,
  - Entity controlled by the Sponsor

- If an entity other than the Sponsor is named
  - Organization documents must clearly demonstrate Sponsor control
Site Control

- Types of site control
  - Fee Title
  - Ground Lease
  - Purchase Option/Lease Option
  - Sales Contract
  - Disposition and Development Agreement (DDA) - Public Entities
  - Exclusive Negotiation Agreement (ENA) – must be for negotiation for acquisition and contain essential terms
  - Land Sales Contract
Site Control

• Documents to submit
  – Preliminary Title Report (within 30 days of application date)
  – Grant Deed
  – Executed Agreements

• All forms of site control must extend through anticipated award date - December 2019
Complete Application

• On HCD Forms

• All Required reports and documents are submitted as specified in document checklist
  – Based on the project type

• Sufficient to perform our review
Supportive Service Plan

• Projects targeting Special Needs Populations or Supportive Housing
  – Initial Supportive Services Plan must be submitted
Questions?
Rating and Ranking
Rating and Ranking

- Determine compliance with score criteria
- Scoring Categories
- Ranking by score
Compliance

- Minimum self score of 90 points
- Scores below 90 points disqualified
- All category requirements must be met for full points
## Score Criteria

<table>
<thead>
<tr>
<th>Criterion</th>
<th>Maximum Score</th>
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<tr>
<td>Extent Project Serves the Lowest Income Levels</td>
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<tr>
<td>Extent the Project Addresses the Most Serious Local Housing Needs</td>
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<tr>
<td>Development and Ownership Experience of the Sponsor</td>
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<td>Leverage of Other Funds</td>
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<td>Project Readiness</td>
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<tr>
<td>Adaptive Reuse / Infill / Proximity to Amenities/ Sustainable Building Methods</td>
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<td><strong>Total</strong></td>
<td><strong>115</strong></td>
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Score Criteria
Serving Lowest Income

• Maximum of 35 points
  – 25 points based on lowest income
    • 10 additional at least 20% of households below 25% AMI (where AMI exceeds 150%) or
    • 30% AMI all other counties
Score Criteria
Serving Lowest Income

• Lowest Income Point Table
  – Limited to Restricted Units (RU) at or below 50%
  – 55% AMI rural project only
  – Columns used only once
  – Rows can be used multiple times
    • No more than 25 points
Score Criteria
Serving Lowest Income

- Total Project Units in Max Loan & Unit Mix Tab
Score Criteria
Serving Lowest Income

Rural Designation
AMI Columns can only be used once

RU Rows can be used multiple times

Project is in a Rural Area as defined by H&S Code §50199.21
Sponsors must use the TCAC Method for determining rural status. Reference document on the MHP webpage and include documentation of rural status.

<table>
<thead>
<tr>
<th>File Name</th>
<th>Rural Status Determination</th>
<th>TCAC Method for determining rural status</th>
<th>Hard Copy and on USB?</th>
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</thead>
<tbody>
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Serving Lowest Income Levels, §7320(b)(1) - 35 points max
Applications will be scored based on the percentage of Restricted Units limited to various percentages of AMI adjusted by household size and as follows:

(A) Points will be awarded based on the “Lowest Income Point Table” below. 25 points max.

<table>
<thead>
<tr>
<th>% AMI</th>
<th>Points Available</th>
<th>Points Awarded</th>
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(B) 10 Points will be awarded to projects where at least 20 percent of the Restricted Units are restricted as follows:
(i) to households with incomes not exceeding 25 percent of AMI, in San Francisco, Santa Clara, San Mateo and Marin Counties; or
(ii) to households with incomes not exceeding 30 percent of AMI, in other counties.

<table>
<thead>
<tr>
<th>Project County</th>
<th>Restricted Units</th>
<th>Units at or Below 30% AMI</th>
<th>% of Restricted Units</th>
<th>Points</th>
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<tbody>
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Addressing Most Serious Local Housing Need, §7320(b)(2) - 10 points max

E - Project Selection
F - Certification & Legal
Score Criteria
Address Most Serious Local Housing Need

• Maximum 10 points
  – 5 points Large Family Projects, must:
    • Be located in “High or Highest Resource” area
    • TCAC/HCD opportunity map
  – 5 points for projects qualifying as both Senior and Special Needs
  – 5 points 10% restricted units for homeless households
    • Referrals from Coordinated Entry System (CES)
Score Criteria
Address Most Serious Local Housing Need

• Or 5 points for meeting any of the following:
  – Rental New Construction
  – High Risk or conversion of Single Room Occupancy
  – Loan Limited to amount necessary to:
    • Reduce existing rent levels
    • Create new restricted units
    • Make accessibility improvements for occupancy by disabled persons
Score Criteria
Development and Ownership Experience

• 20 Points Maximum
  – Projects completed within the last 10 years
    • 4 points each project completed last 5 years
    • 2 points each project completed in previous 5 years
  – Completed projects must have a minimum of 10 units
    • Or completed projects with less than 15 units and at least 70% SNP units, then minimum of 5 units
Score Criteria
Development and Ownership Experience

• At least 70% of units are for Special Needs Populations

• Sponsor may elect application be scored on the lesser of:
  – Number of subsidized Rental Housing Developments completed by a Consultant or Contracted Developer within the last 10 years or
  – Number of subsidized Rental Housing Developments Sponsor or affiliates either own/operate under a long term lease or other arrangement
Score Criteria
Development and Ownership Experience

• Negative 50 points maximum
  – Removal or withdrawal as general partner
  – Failure to submit compliance documentation
  – Ineligible use of reserve funds or failure to deposit required reserves
  – Failure to provide promised supportive services to a special needs population
  – Other significant violations of requirements of HCD programs or of programs of other public agencies
Score Criteria
Leverage of Other Funds

• 20 points maximum
  – 1 point will be awarded for each full 5% increment above 50%
  – 2 points awarded for each full 5% above 50% for Large Family new construction
    • Must be located in “High Resource” or “Highest Resource” area
  – Supportive Housing units
    • based on the mix of Supportive Housing and other units
  – Land Donations may be included, if supported by an appraisal
  – Developer Fees will not be counted
Score Criteria

Project Readiness

• 15 Points maximum
  – 4 points for Enforceable Commitments (EFC) for all construction financing
    • Not including Tax Exempt Bonds, Tax Credits and other funding provided by another Department
  – 4 points for adoption or certification of all necessary environmental reviews
Score Criteria
Project Readiness

• Land Use Approvals
  – 3 points for obtaining all required land use approvals or entitlements necessary prior to issuance of a building permit including discretionary approvals
  – 2 points for submission of complete application to local authorities for land use approval under nondiscretionary local approval process
  – 1 point for letter signed by a certified planner that project meets all requirements for approval under nondiscretionary local approval process
Score Criteria

Project Readiness

• 4 points for Permanent EFC’s for all deferred-payment financing, grants and subsidies
  – Excluding tax credits (in accordance with TCAC)
  – Funds from other HCD programs must provide award letter prior to final rating and ranking of MHP Application

• 5 points will be subtracted for projects seeking TCAC Hybrid tiebreaker incentives
Score Criteria

Adaptive Reuse/Infill/Proximity to Amenities/ Sustainable Building Methods

• Maximum of 15 points
• Infill Development/Adaptive Reuse
  – use of vacant and underutilized commercial or industrial building located in a developed area served with public infrastructure, the project will be:
  – Located on a site where either:
    • 75% of the site was previously improved, or
    • 75% of the perimeter of the sites adjoining parcels are developed with Urban Uses, or
    • Combination of at least 50% of the above
  – Developed at average residential Net Density as described in the Government Code
Score Criteria
Adaptive Reuse/Infill/Proximity to Amenities/ Sustainable Building Methods

• Proximity to amenities
  – Site Amenities must be appropriate for the tenant population
• Sustainable Building Methods
• Large Family new construction located in “High Resource” or “Highest resource” areas
  – 5 points plus,
  – 5 points for meeting Proximity to Amenities
  – 5 points for Utilizing Sustainable Building Methods
Score Criteria

Tiebreaker

• Department shall rank tied application based on the lowest weighted average

• The highest scoring applications will be evaluated for financial feasibility
Questions?
15 Minute Break
Feasibility
Financial Feasibility

- Organizational Documents & Resolutions
- Required Reports
- Development Budget
- Rents
- Operating Expenses
- Cash-Flow
Organizational Documents & Resolution

- Based on proposed Borrower organizational structure
- Corrections required before Standard Agreement
Required Reports

• **Market Study**
  – Prepared in accordance with TCAC 2019 guidelines within 12 months of application date.
  – Demonstrates a market for proposed units
    • Capture Rate not exceeding 25%
    • Absorption Rate supporting lease-up time
  – Proposed rents at least 10% below market rate
  – Sponsor to supply information on Special Needs and/or Senior populations.

• **Preliminary Title Report**
Required Reports

• **Appraisal**
  – Required for Acquisitions
  – Required if land cost or value of land/lease donation are included in the development budget
  – Supports current value or cost

• **Environmental Reports**
  – Evaluation of the site condition
  – Is remediation required?
  – Remediation costs must be reasonable & included in the budget
  – For Rehabilitation/Demolition lead-based paint, mold and asbestos
Required Reports

• Relocation
  – When is Relocation triggered?
  – If triggered
    • Initial relocation plan required
    • Costs reasonable and included in development budget
  – If not required
    • Include narrative explanation (N/A not sufficient), final determination by Department
    • Certification & Indemnification
Development Budget

• Contractor Overhead/Profit/General Requirements
  – Not to exceed 14% of site work and structures.

• Hard-Cost Contingencies
  – Rental New Construction 5%
  – Rehab 10%
  – Higher must be explained

• “Other” costs specified
Development Budget Reserves

• Operating Reserves
  – Tax Credit Projects - 3 months each of:
  – Non-Tax Credit - 4 months
  • Required replacement reserve
  • Non-contingent debt service
  • Projected operating expenses (excluding the cost of on-site Supportive Service Coordination)
Development Budget Reserves

• Transition Reserve
  – For projects utilizing Project Based Rental Assistance
  – Amount needed to cover one year after subsidy ends
Total Development Cost

- Equal to permanent sources
- Costs are reasonable
- High cost analysis
  - If exceeds 160% explanation is required
  - May result in disqualification
Rents

• MHP units not to exceed 60% Area Median Income (AMI)

• Proposed Rents vs. Restricted

• Utility Allowance
Operating Expenses

- **Limits on Supportive Services Expenses**
  - $4,287 per unit per year (PUPY) Chronic Homelessness (CH)
  - $3,215 PUPY Special Needs (SNP) not CH
  - $1,104 PUPY devoted staff for oversight and quality control with a system to track and report on outcomes
  - $263 PUPY if none of above met

- **Replacement Reserves**
  - New Construction - the lesser of 0.6% of structure cost or $500 per unit
  - Rehab - $500 per unit
Operating Expenses

- **Finance Expenses**
  - Mandatory Debt
    - Balloon Payments
  - 0.42% Annual Debt Service
    - Multiple HCD - break out on separate lines
  - Bond Issuer Fees

- **Asset Management Fee**
  - Not to exceed $33,262 (2019)
15 Year Cash-Flow

• 15 year positive cash flow
  – 2.5% increase income
  – 3.5% increase expenses

• Debt Service Coverage Ratio (DSCR)
  – Not Less than 1.10:1 or Greater than 1.20:1 except
  – 12% Rule
  – A higher ratio may be allowed in limited circumstances, to ensure 20 year positive cash flow feasibility.

• Residual Receipts and Sponsor Distributions
  – 50% to Sponsor
  – 50% to Department
Questions?
What’s Next?
What’s Next?

• Project Reports prepared
  – Presented to Internal Loan Committee
• Final Project Reports prepared
  – Copy will be sent to the Sponsor
• Award letters will be sent
• Standard Agreements Issued
• Hand project off to Loan Closing Section
Application Highlights
Application Highlights

• Review features of the
  – Universal Application
  – Supplemental Application

• Before completing the applications be sure to “enable content”
Application Highlights
Universal Application

- Development Sources tab

**Sources of Development Funds**

<table>
<thead>
<tr>
<th>Lien No.</th>
<th>Source Name (in lien priority order)</th>
<th>Amount</th>
<th>Interest Rate</th>
<th>Amortization Period (yrs)</th>
<th>Repayment Terms</th>
<th>Required Residential Debt Service</th>
<th>Required Commercial Debt Service</th>
<th>Tax Exempt Amount</th>
<th>Residential Amount</th>
<th>Commercial Amount</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Lien No.</th>
<th>Source Name (in lien priority order)</th>
<th>Amount</th>
<th>Interest Rate</th>
<th>Required Payment</th>
<th>Loan Term (months)</th>
<th>Tax Exempt Amount</th>
<th>Residential Amount</th>
<th>Commercial Amount</th>
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</thead>
</table>
### Application Highlights

#### Universal Application

- **Development Budget tab**

<table>
<thead>
<tr>
<th>DEVELOPMENT COST</th>
<th>Total Project Costs</th>
<th>Residential Costs</th>
<th>Commercial Costs</th>
<th>30% PVC for New Cost/Rehab</th>
<th>30% PVC for Acquisition</th>
<th>Comments and explanation of basis changes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LAND COST/ACQUISITION</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Land Cost or Value</td>
<td>$0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Demolition</td>
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<tr>
<td>Legal</td>
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<td>Land Lease Rent Prepayment</td>
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<tr>
<td>Existing Improvements Cost or Value</td>
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<td></td>
</tr>
<tr>
<td>Off-Site Improvements</td>
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<td></td>
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</tr>
<tr>
<td><strong>Total Acquisition Cost</strong></td>
<td>$0</td>
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<tr>
<td>Predevelopment Interest/Holding Cost</td>
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<td>Assumed, Accrued Interest on Existing Debt (Rehab/购)</td>
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<td><strong>Total Development Cost</strong></td>
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<tr>
<td><strong>REHABILITATION</strong></td>
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</tr>
<tr>
<td>Site Work</td>
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<tr>
<td>Structures</td>
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<td></td>
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<tr>
<td>General Requirements</td>
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<tr>
<td>Contractor Overhead</td>
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<td></td>
<td></td>
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<tr>
<td>Contractor Profit</td>
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<td>Prevailing Wages</td>
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<td>General Liability Insurance</td>
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<td>Other (Specify)</td>
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<td><strong>Total Rehabilitation Costs</strong></td>
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<tr>
<td><strong>Total Relocation Expenses</strong></td>
<td>$0</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Application Highlights

Universal Application

- High Cost Test & Developer Fee Calculator
Application Highlights
Universal Application

- Reserves

<table>
<thead>
<tr>
<th>HCD Reserve Requirements (all reserve withdrawals will require prior HCD approval)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Name:</td>
</tr>
<tr>
<td>(a) 0.6% of new construction costs (structures excluding contractor profit, overhead, and general requirements and insurance):</td>
</tr>
<tr>
<td>(b) $500 per unit</td>
</tr>
<tr>
<td>(c) If a third-party physical needs assessment (PNA) was performed for this Project, must attach PNA: PNA per unit amount:</td>
</tr>
<tr>
<td>(d) Replacement Reserve amount = New construction: lesser of (a), (b) and (c) above; Rehab: lesser of (b) and (c)</td>
</tr>
<tr>
<td>HCD Required Replacement Reserve Amount - must be included in ‘Operating’ budget</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Operating Reserve Calculator UMR §8308</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Total Operating Expenses (including Property Taxes and excluding Service Coordinator salary):</td>
</tr>
<tr>
<td>2 Replacement Reserve amount (from above):</td>
</tr>
<tr>
<td>3 Mandatory Permanent Debt Service (enter lender name below):</td>
</tr>
<tr>
<td>(a) 1st Mortgage</td>
</tr>
<tr>
<td>(b) 2nd Mortgage</td>
</tr>
<tr>
<td>(c) 3rd Mortgage Debt Service</td>
</tr>
<tr>
<td>(d) Misc. Financial Expenses:</td>
</tr>
<tr>
<td>Total Annual Mandatory Debt Service:</td>
</tr>
<tr>
<td>4a HCD Required Operating Reserve Amount (Tax Credit Project - 3 months) - must be included in ‘Dev Budget’ for tax credit projects</td>
</tr>
<tr>
<td>4b HCD Required Operating Reserve Amount (Non-Tax Credit Project - 4 months) - must be included in ‘Dev Budget’ If no tax credits</td>
</tr>
</tbody>
</table>

If Reserve amounts are different than the required amount, enter reserve amounts and how they are calculated below:
Application Highlights

Universal Application

- Permanent Sources and Uses form

<table>
<thead>
<tr>
<th>USES OF FUNDS</th>
<th>Total Costs (Residential &amp; Commercial)</th>
<th>Total Residential Cost from Dev Budget</th>
<th>Residential Permanent Sources of Funds</th>
<th>Commercial Sources</th>
<th>Residential Cost Difference Dev Budget vs. Sources</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACQUISITION</td>
<td>Lesser of Land Cost or Value</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td></td>
<td>Demolition</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Legal &amp; Closing Costs</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Ventilade Carrying Costs</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td></td>
<td>Subtotal</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Existing Improvements Cost</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Other Land-Holding Costs</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Total Acquisition</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>REHABILITATION</td>
<td>Off-Site Improvements</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Environmental Remediation</td>
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<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Site Work</td>
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<td>$0</td>
<td>$0</td>
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</tr>
<tr>
<td></td>
<td>Structures</td>
<td>$0</td>
<td>$0</td>
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<td>$0</td>
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<tr>
<td></td>
<td>General Requirements</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Contractor Overhead</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td></td>
<td>Contractor Profi</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>General Liability Insurance</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>$0</td>
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<td>$0</td>
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<tr>
<td></td>
<td>Total Rehabilitation Costs</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>RELOCATION</td>
<td>Temporary Relocation</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Permanent Relocation</td>
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<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Total Relocation</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>
**Cell Color Significance**

**Supplemental Application**

Yellow – Applicant input
Orange – Required attachments
Blue – Self score points awarded

<table>
<thead>
<tr>
<th>General Instructions</th>
<th>Addition instructions and guidance are given throughout the Supplemental Application in &quot;red&quot; text and in cell comments.</th>
</tr>
</thead>
<tbody>
<tr>
<td>&quot;Yellow&quot; cells are for Sponsor input. Failure to provide the required attachments and documentation may disqualify your application from consideration or may negatively impact your point score.</td>
<td></td>
</tr>
</tbody>
</table>

| Required attachments are indicated in "Orange" throughout the Supplemental Application. Failure to provide the required attachments and documentation may disqualify your application from consideration or may negatively impact your point score. Electronically attached files must use the naming convention in the Supplemental Application. For Example: "App1 Payee Data" for Sponsor 1 Payee Data Record/ STD. 204. |

| Self score points awarded are indicated in "blue" cells in the 'Selection Criteria' worksheet. These are automated calculations based on the inputs provided by the Sponsor. |
Project Requirements Tab
Supplemental Application

- If red shaded print or cells appear
  - May require additional documentation
  - Narrative will be required

---

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>§7320(a)(9) Does Sponsor have site control that complies with UMR §8302?</td>
<td>No</td>
</tr>
<tr>
<td>Form of site control</td>
<td></td>
</tr>
<tr>
<td>Most recent document execution date</td>
<td></td>
</tr>
</tbody>
</table>

**Davis-Bacon Wage & State Prevailing Wage Requirements**

Sponsor certifies the Project will comply with Davis-Bacon wage requirements and State prevailing wage law, as set forth in Labor Code Section 1720 et seq., which requires the payment of prevailing wages unless the project meets one of the exceptions of Labor Code 1720 (c) as determined by the Department of Industrial Relations (DIR). Sponsors are urged to seek professional advice as to how to comply with State prevailing wage law.

**Explanations**

Provide a letter of explanation providing details for all "No" answers that are shaded red above.
**Project Requirements Tab**

**Supplemental Application**

- **Project Types**

<table>
<thead>
<tr>
<th>Project Name:</th>
<th>(a) Project Type:</th>
<th>Project County:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Address:</td>
<td>Project City:</td>
<td>Project Zip:</td>
</tr>
</tbody>
</table>

(b) Do you certify that other development funding sources, including all tax credit equity generated by the Project, are insufficient to cover Project development costs?

c) Do you certify that at the time of the application due date, the construction or rehabilitation work has not commenced, except for emergency repairs to existing structures required to eliminate hazards or threats to health and safety?

d) Do you certify that the Project does not use federal 9 percent low income housing tax credits?

(e) Project Type(s):

- [ ] Large Family
- [ ] Special Needs
- [ ] Senior
- [ ] Supportive Housing
- [ ] At High Risk
Project Requirements Tab
Supplemental Tab

• By selecting type, additional required tabs will appear:
Supportive Services Verification
Supplemental Application

- For projects with Special Needs Populations or Supportive Services:
  - Verification requires signature

---

**To the public or non-profit funding agency:** The project sponsor named above is submitting an application to the State Department of Housing and Community Development (HCD) requesting funding for the project named above under the Multifamily Housing Program (MHP). The application for MHP funding is subject to HCD’s determination that the project qualifies as a Supportive Housing Project. The findings of your agency will be considered in arriving at this determination. Review the attached copy of the Supportive Housing Project Plan, note your findings in the chart below, and complete the signature block below the chart. *Attach comments for any “No” and as otherwise necessary.* Your cooperation is appreciated.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>We have reviewed the Supportive Housing Project Plan submitted for the project named above.</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>The services proposed in the Supportive Housing Project Plan are appropriate to meet the needs of the target population(s) named above.</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>The project primary service provider is a known provider of support services to the target population(s) listed above.</td>
<td>Yes</td>
<td></td>
</tr>
</tbody>
</table>

Dated: __________________________
Statement Completed by (please print): __________________________
Signature: __________________________
Title: __________________________
Agency or Department: __________________________
Agency or Department Address: __________________________
Agency or Department Phone: __________________________
Max Loan and Unit Mix
Supplemental Application

- TCAC/HCD Opportunity Area Map
Application Support

appsupport@hcd.ca.gov

Application Development Team (ADT) Support Form

Please complete the "yellow" cells in the form below and email a copy to: AppSupport@hcd.ca.gov. A member of the Application Development Team will respond to your request within ASAP.

<table>
<thead>
<tr>
<th>Full Name</th>
<th>Date Requested</th>
<th>Application Version Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Organization</th>
<th>Email</th>
<th>Contact Phone</th>
</tr>
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<tbody>
<tr>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Justification:</th>
</tr>
</thead>
<tbody>
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</table>

<table>
<thead>
<tr>
<th>Issue #</th>
<th>Program Name &amp;</th>
<th>Tab</th>
<th>Section</th>
<th>Cell#</th>
<th>Update/Comment</th>
<th>Urgency</th>
<th>ADT Status</th>
<th>Status Date</th>
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<td></td>
<td>High</td>
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</tbody>
</table>
Questions?
Organizing the Binder

• Complete original application in a four inch three-ring binder
  – electronic copies on a CD or flash drive
• Refer to the MHP Document Checklist to:
  – Label tabs to separate each section
  – Number tabs for documents
  – For items not applicable to your application, place a sheet stating “Not Applicable” behind the tab
## Multifamily Housing Program (MHP) Document Checklist

**Packaging instructions for the MHP application submission:**

1. Use 3-ring binder/binders appropriate to the size/thickness of the Universal Application and the Supplemental Application when submitting the application package to the Department.
2. Use labeled tabs to separate each section and document attached according to the Application checklist to separate each section and document attached in the application.
3. Use the tab file name descriptions and file structure below for the 1. binder tab numbers and 2. electronic folder and file name.

<table>
<thead>
<tr>
<th>Binder Tab #</th>
<th>Threshold Requirement</th>
<th>Electronic File Name</th>
<th>Document Description</th>
<th>Included?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>X</td>
<td>Document Checklist</td>
<td>Document Checklist.</td>
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</tr>
<tr>
<td>2</td>
<td>X</td>
<td>UA</td>
<td>Universal Application.</td>
<td>Included</td>
</tr>
<tr>
<td>3</td>
<td>X</td>
<td>SA</td>
<td>MHP Supplemental Application.</td>
<td>Included</td>
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<tr>
<td>3a</td>
<td></td>
<td>LOE</td>
<td>Letters of Explanation.</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>Rehab Description</td>
<td>Narrative of current condition of structure(s) and description of overall scope of work. Include a discussion of any proposed modification to unit configurations, unit mix, need for seismic retrofit, or modifications in use (e.g., commercial/tourist hotel to SRO or studio apartments).</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td>PNA or CAN</td>
<td>PNA or CNA by qualified independent third party contractor.</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td>Rent Roll</td>
<td>Current rent roll, tenant income &amp; household size info, submit by unit.</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td>Integration Plan</td>
<td>For Special Needs and Supportive Housing Projects provide and Integration Plan that demonstrates how the Sponsor will meet the requirements of §7302(g).</td>
<td></td>
</tr>
</tbody>
</table>

**Sponsor Organizational Documents**

| 8a           | X                     | Sponsor1 Cert & Legal Disclosure | Certification & Legal Status. |          |
| 8b           | X                     | Sponsor1 Resolution          | Resolution.                  |          |
| 8c           | X                     | Sponsor1 OrgDoc1, OrgDoc2    | Organizational Documents for entity type (See "Sponsor Org Docs" worksheet). |          |
| 8d           | X                     | Sponsor1 OrgChart            | Organization Chart.          |          |
| 8e           | X                     | Sponsor1 Signature Block     | Signature Block (in Word format). |          |
| 8f           | X                     | Sponsor1 STD 204 Payee Data  | Payee Data Record STD 204 (required for private AND public entities). |          |
| 8g           | X                     | Sponsor1 Fiscal TIN Form     | Taxpayer Identification Number (TIN) (public entities ONLY). |          |
| 8h           | X                     | Sponsor1 Leg Letter          | Letter to the Local Legislative Body. |          |

**Sponsor 2 Organizational Documents (if applicable)**

| 9a           | X                     | Sponsor2 Cert & Legal Disclosure | Certification & Legal Status. |          |
Application Submission

• COMPLETE original and electronic copies of the application must be received by HCD no later than 5:00 pm on Tuesday, August 20, 2019
• No facsimiles, late, incomplete, revised, electronically transmitted, or walk-in application packages will be accepted
• Applications must meet all eligibility requirements upon submission
• Applications with substantial internal inconsistencies may not be rated and ranked
Disclosure of Application

• Information becomes public record available for review by the public

• Use Discretion - Sponsor is waiving any claim of confidentiality and consents to the disclosure of all submitted material upon request

• *Remember:* Once your application is received, it must stand on its own to represent your project!
Questions?
Resources

MHP Website
http://www.hcd.ca.gov/grants-funding/active-funding/mhp.shtml

2019 MHP NOFA Round 1

2019 MHP Guidelines

2017 Uniform Multifamily Regulations (UMR’s)

2019 TCAC Regulations

Methodology for Determining Rural Status

TCAC Opportunity Maps

California Government Code
https://leginfo.legislature.ca.gov
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Questions?
Contact

Additional questions may be sent to MHP mailbox

mhp@hcd.ca.gov

or

Mauro.Lara@hcd.ca.gov