Homeownership Super NOFA
Public Comment Session

Division of State Financial Assistance
California Department of Housing and Community Development (HCD)

Virtual Public Hearing
June 2022
I. Housekeeping
II. Introductions
III. Background
IV. Public Comment Notice
V. Proposed Changes
VI. Questions and Comments
Zoom Logistics

• All participant lines are muted upon entry
• If you are having audio difficulties:
  – “test speaker and microphone” option
  – Switch to phone audio
  – To dial in
    +1 669 900 9128
    Webinar ID for Friday 6/17: 847 4510 7098
    Webinar ID for Wednesday 6/22: 897 1783 7044

• This virtual public hearing is being recorded. Slides and video will be posted next week.
How to comment or ask questions

• Select “Q&A” to enter questions or comments.
• Questions will be answered during the Q&A portion
• All comments will be saved as part of the public record.
Introductions

Deb Lindfeldt- Section Chief

Managers:
Kendra Penner- CalHome Program Manager
Shirley Chavez- Serna Program Manager

Specialists:
Roxann Kuhnert- Specialist II
Stephanie Reyes- Specialist II
Background
Assembly Bill 434 (AB 434) – Multifamily Rental

AB 434 took effect January 1, 2022 and resulted in:

• Alignment of six rental housing programs with the Multifamily Housing Program (MHP)
• A single application
• A single scoring system
• Coordinated awards under all seven programs
• Multifamily rental program guidelines
• Multifamily Finance Super NOFA in March 2022
Ab 434 – Homeownership Alignment

Aligning the homeownership elements of the Serna program with the CalHome program:

1. Alignment of availability of funds
2. Alignment of application rating and ranking
3. Administer funds in a manner consistent with the CalHome Program.
AB 434 – Homeownership Alignment Cont’d.

HCD plans to release Guidelines and a Super NOFA for the CalHome Program and the homeownership elements of the Serna Program in 2022.

The Homeownership Super NOFA (HOSN) will not include funds for multifamily rental housing. Serna multifamily rental projects should apply for funding under the Department’s next Multifamily Housing Super NOFA in 2023.
## Tentative Timeline

<table>
<thead>
<tr>
<th>Activity</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Memo published for stakeholders and potential applicants for <strong>CalHome and Serna Homeownership Programs</strong></td>
<td>June 10, 2022</td>
</tr>
<tr>
<td>Public comment period; comments sought on CalHome Guidelines, Serna Homeownership Guidelines, and memo</td>
<td>Ends June 27, 2022 at 4:00pm</td>
</tr>
<tr>
<td>HCD incorporates feedback, finalizes and publishes <strong>CalHome Guidelines, Serna Homeownership Guidelines, and Homeownership Super NOFA (HOSN)</strong></td>
<td>October 2022</td>
</tr>
</tbody>
</table>
Serna Homeownership Eligible Activities

1. Single-Family New Construction
2. Owner-Occupied Rehabilitation
3. Acquisition of Manufactured Housing
The CalHome Program Eligible Activities

1. Homeownership Development Project Loans
2. First-Time Homebuyer Mortgage Assistance
3. Owner-Occupied Rehabilitation Assistance
4. Accessory Dwelling Unit / Junior Accessory Dwelling Unit (ADU/JADU) Programs
5. Technical Assistance for Self-Help Housing Projects
6. Technical Assistance for Shared Housing Programs
<table>
<thead>
<tr>
<th>Activity Type</th>
<th>CalHome Activity</th>
<th>Aligned Serna Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Construction</td>
<td>Homeownership Development Project Loans</td>
<td>Single-Family New Construction</td>
</tr>
<tr>
<td>Acquisition of Existing Housing</td>
<td>First-Time Homebuyer Mortgage Assistance</td>
<td>Acquisition of Manufactured Housing</td>
</tr>
<tr>
<td>Owner-Occupied Rehabilitation</td>
<td>Owner-Occupied Rehabilitation Assistance</td>
<td>Owner-Occupied Rehabilitation</td>
</tr>
</tbody>
</table>
Public Comment Notice
Public Hearing Goals

- Fiduciary responsibility
- Public participation
- Public familiarity
- Questions and answers
Public Comment Notice on Three Documents

1. The most recent (November 2019) CalHome Program Guidelines,

2. The most recent (February 2021) Serna Program Guidelines for the homeownership elements of Serna, and

3. The CalHome and Serna Homeownership Guidelines and Homeownership Super NOFA Proposed Changes - Public Comment Notice memo, which outlines key proposed changes to the most recent CalHome NOFA and Serna NOFA.
How to Submit Public Comment

Comments must be submitted by 4:00pm on Monday, June 27th using the survey links below only.

• Submit comments on the CalHome guidelines
• Submit comments on the Serna guidelines
• Submit comments on public comment notice memo
Proposed Changes
Summary of Policy Changes

• Increased per unit funding limits in the CalHome and Serna programs on six activity types.

• Increased application amount for CalHome Project Development Loans and Serna Single Family New Construction projects

• Decreased points for Volunteer Labor
# Maximum Per-Unit Funding Limits

<table>
<thead>
<tr>
<th>Activity</th>
<th>Previous Per Unit Maximum</th>
<th>Proposed Per Unit Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>CalHome First time Homebuyer Mortgage Assistance</td>
<td>$100,000</td>
<td>$200,000</td>
</tr>
<tr>
<td>Serna Acquisition of Manufactured Housing</td>
<td>---</td>
<td>$200,000</td>
</tr>
<tr>
<td>CalHome or Serna Owner Occupied Rehab (not reconstruction)</td>
<td>$100,000</td>
<td>$200,000</td>
</tr>
<tr>
<td>CalHome Project Development Loans</td>
<td>$100,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Serna Single Family New Construction</td>
<td>$150,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>CalHome or Serna Owner Occupied Rehab (reconstruction)</td>
<td>$150,000/$75,000</td>
<td>$250,000</td>
</tr>
</tbody>
</table>
## Application Maximum Amounts

<table>
<thead>
<tr>
<th>Activity</th>
<th>Previous Application Maximum Amount</th>
<th>Proposed Application Maximum Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>CalHome First time Homebuyer Mortgage Assistance</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Serna Acquisition of Manufactured Housing</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>CalHome or Serna Owner Occupied Rehab (not reconstruction)</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>CalHome Project Development Loans</td>
<td>$5,000,000</td>
<td>$10,000,000</td>
</tr>
<tr>
<td>Serna Single Family New Construction</td>
<td>$5,000,000</td>
<td>$10,000,000</td>
</tr>
<tr>
<td>CalHome or Serna Owner Occupied Rehab (reconstruction)</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
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# Rating

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Maximum Points</th>
</tr>
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<tbody>
<tr>
<td>Capability</td>
<td>40</td>
</tr>
<tr>
<td>Community Need</td>
<td>15</td>
</tr>
<tr>
<td>Feasibility</td>
<td>25</td>
</tr>
<tr>
<td>Community Revitalization</td>
<td>10</td>
</tr>
<tr>
<td><strong>Volunteer Labor, Self-Help Labor or Youth Construction Skills</strong></td>
<td><strong>5</strong></td>
</tr>
<tr>
<td><strong>Skills Training Program</strong></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>95</td>
</tr>
</tbody>
</table>
Questions and Comments
How to comment or ask questions in chat

• Select “Q&A” to enter questions or comments.
Questions and Comments mini-agenda

1. Clarifying questions on the process
2. Questions and comments on the three proposed policy changes
3. Other questions and comments on content
Clarifying Questions on the Process
Comments or Questions Regarding:

Increased per unit funding limits for 6 eligible activities
Comments or Questions Regarding:

Increased Application Amount for CalHome Project Development Loans and Serna Single Family
Comments or Questions Regarding:

Decreased points for Volunteer Labor
All other Comments or Questions
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HCD values diversity at all levels of the department and is committed to fostering an environment in which employees from a variety of backgrounds, cultures, and personal experiences are welcomed and can thrive. We believe the diversity of our employees and their unique ideas inspire innovative solutions to complex housing challenges.

Join us and help improve the lives of all Californians.

To find jobs at HCD:
Visit: jobs.ca.gov and click “Advanced Job Search.”
• Search for California Department of Housing and Community Development

New to state service? Don’t worry.
You can view the step-by-step process on jobs.ca.gov.
Sign up for HCD email at [www.hcd.ca.gov](http://www.hcd.ca.gov)
Thank you!

Submit your public comments by 4:00pm on June 27th using the survey links provided in this webinar. Surveys can also be found in the Resources section of the CalHome and Serna web pages on www.hcd.ca.gov

For more information, or to ask clarifying questions, please email HOSN@hcd.ca.gov.