

Grantee: California

Grant: B-25-DU-06-0001

July 1, 2025 thru September 30, 2025 Performance

<b>Grant Number:</b> B-25-DU-06-0001	<b>Obligation Date:</b>	<b>Award Date:</b>
<b>Grantee Name:</b> California	<b>Contract End Date:</b> 06/25/2031	<b>Review by HUD:</b> Submitted - Await for Review
<b>Grant Award Amount:</b> \$416,597,000.00	<b>Grant Status:</b> Active	<b>QPR Contact:</b> No QPR Contact Found
<b>LOCCS Authorized Amount:</b> \$416,597,000.00	<b>Estimated PI/RL Funds:</b> \$0.00	
<b>Total Budget:</b> \$416,597,000.00		

Disasters:

Declaration Number

FEMA-4707-NA  
FEMA-4758-CA  
FEMA-4699-CA

Narratives

No Narratives Found

Overall	This Report Period	To Date
Total Projected Budget from All Sources	\$416,597,000.00	\$416,597,000.00
Total Budget	\$416,597,000.00	\$416,597,000.00
Total Obligated	\$416,597,000.00	\$416,597,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
HUD Identified Most Impacted and Distressed	\$0.00	\$0.00
<b>Other Funds</b>	\$ 0.00	\$ 0.00
Match Funds	\$ 0.00	\$ 0.00
Non-Match Funds	\$ 0.00	\$ 0.00

Funds Expended

Overall	This Period	To Date
GOLDEN STATE FINANCE AUTHORITY	\$ 0.00	\$ 0.00
State of California	\$ 0.00	\$ 0.00

Progress Toward Required Numeric Targets

Requirement	Target	Projected	Actual
Overall Benefit Percentage	70.00%	46.59%	.00%
Overall Benefit Amount	\$255,983,805.00	\$170,382,465.00	\$ .00
Limit on Public Services	\$62,489,550.00	\$ .00	\$ .00
Limit on Admin/Planning	\$83,319,400.00	\$50,905,850.00	\$ .00
Limit on Admin	\$20,829,850.00	\$20,829,850.00	\$ .00
Most Impacted and Distressed	\$333,277,600.00	\$187,257,525.00	\$ .00

Overall Progress Narrative:

23-24 ReCoverCA Single Family Rehabilitation and Reconstruction (SFRR)  
Program policies and procedures, participant application, and system of record are under development. Program expected to launch Q1 2026.

2023-2024 MIT Planning (Tribal)  
Program staff have been working on developing program materials, including policies and procedures, Boilerplate for the contract, authorizing resolution, template Needs Assessment, and outreach materials. The policies and procedures, Boilerplate, and authorizing resolution are being reviewed by the HCD California Indian Assistance Program (CIAP) and Tribal LAD. When the reviews are complete, the documents will be provided to the tribes. Staff have also been coordinating with the Hoopa Valley Tribe and Tule River Tribe to meet with each tribal council and staff on the funding. A meeting was held on September 16th with HCD staff and leadership and the Hoopa Valley Tribe, with a second meeting planned in October. Staff continue to coordinate with the Tule River Tribe on scheduling a meeting in October. Awards for this program are expected in Q2 of 2026.

2024 Insurance Resilience Planning Program (IRPP)  
The Insurance Resilience Planning Program is expected to launch in Q1 2026, we have nothing to report in Q3 2025.

Infrastructure & MIT RIPP:  
During Q3, the program's master standard agreement boilerplate began routing through the internal approval process. Additionally, HCD held outreach events with eligible applicants and provided technical assistance on the application process. Applications are expected to open during Q4.

Administration:  
2023 & 2024 HCD Administrative and Activity Delivery Costs: FY2025 Quarter 3 reporting period draws were made for HCD Labor Costs and Indirect Costs that were incurred during FY 2024-25 Periods 10-12.

Homebuyers Assistance Program:  
The Disaster Recovery Homebuyer Assistance Program (DR-HBA) Projects are funded to assist with housing needs of low-to moderate income (LMI) households and eligibility is limited to residents of Most Impacted and Distressed (MID) California counties pursuant to the 2023-2024 Federal Disaster Declarations 4707, 4699 and 4758. The 23-24 HBA Program will provide down payment assistance to cover the funding gap between the amount of an applicant's first mortgage and the purchase price of a new home, enabling the eligible Applicants to relocate outside of a Special Flood Hazard Area (SFHA) or High or Very High Fire Hazard Severity Zone. The HBA program will allow applicants to identify and select properties which meets the U.S Department of Housing and Urban Development (HUD) minimum property standard based on household size and work with first lender for financing options. Specifically, the Program provides down payment assistance of up to \$300,000 with some exception in high cost area to exceed the grant cap amount. The Program is anticipated to launch on November 10, 2024 and the total local assistance is \$13,083,462.63.

Current status:

- Standard Agreement executed on 10/3/2025
- Outreach and Marketing Plan approved
- Outreach is in progress by subrecipient Golden State Finance Authority
- Policies and Procedures are being finalized.

Multifamily Housing Program:

The program provides \$137.8 million in direct-to-developer flexible gap financing loans up to 75% of total eligible construction costs for new construction of affordable housing projects for counties impacted by the 2023/2024 flood disasters (FEMA DR-4699 and DR-4758): Santa Cruz, Monterey, San Diego, San Benito, Tuolumne, and Tulare Counties. These CDBG-DR funds will be made available to private developers, public entities, and Tribal Entities.

The Notice of Funding Availability (NOFA) was issued 9/8/25. Two webinars were provided on 9/3/25 (General) and 9/24/25 (Tribal Entities Developing on Native American Land). HCD continues to provide tribal outreach and consultation to discuss resources and next steps to apply for the program.

The Application portal is scheduled to open on or around 10/10/25. The Application deadline will be 4pm PST 11/21/25.

Project Summary

Project #, Project Title	This Report	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
9999, Restricted Balance	\$0.00	\$0.00	\$0.00
D241-GAAD-ADMIN, 2024 Administration	\$0.00	\$20,829,850.00	\$0.00

D241-HBDC-PRGRM, Homebuyer Assistance Program	\$0.00	\$14,686,880.00	\$0.00
D241-IFDC-PRGRM, 2023/2024 CDBGDR Infrastructure	\$0.00	\$95,655,645.00	\$0.00
D241-MFDC-PRGRM, 2024 DR Multifamily Housing Program	\$0.00	\$155,695,585.00	\$0.00
D241-SFDC-PRGRM, 2024 DR Single Family	\$0.00	\$52,814,040.00	\$0.00
M241-IFDC-PRGRM, 2024 Resilient Infrastructure and	\$0.00	\$46,839,000.00	\$0.00
M241-IPDC-PRGRM, 2024 Insurance Resilience Planning	\$0.00	\$7,500,000.00	\$0.00
M241-PTDC-PRGRM, 2024 MIT Planning	\$0.00	\$22,576,000.00	\$0.00

Activities

Project # /

D241-GAAD-ADMIN / 2024 Administration

Grantee Activity Number: D241-GAAD-ADMIN

Activity Title: 2024 Administrative Delivery Cost

<b>Activity Type:</b>	<b>Activity Status:</b>
Administration	Under Way
<b>Project Number:</b>	<b>Project Title:</b>
D241-GAAD-ADMIN	2024 Administration
<b>Projected Start Date:</b>	<b>Projected End Date:</b>
06/20/2025	06/25/2031
<b>Benefit Type:</b>	<b>Completed Activity Actual End Date:</b>
N/A	
<b>National Objective:</b>	<b>Responsible Organization:</b>
N/A	State of California

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$20,829,850.00	\$20,829,850.00
Total Budget	\$20,829,850.00	\$20,829,850.00
Total Obligated	\$20,829,850.00	\$20,829,850.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
State of California	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

**Activity Description:**

Administration costs associated with carrying out program activities for DR-4699, DR-4707, and DR-4758 disasters.

**Location Description:**

**Activity Progress Narrative:**

2023 & 2024 HCD Administrative : FY2025 Quarter 3 reporting period draws were made for HCD Labor Costs and Indirect Costs that were incurred during FY 2024-25 Periods 10-12

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures**

**Beneficiaries Performance Measures**

No Beneficiaries Performance Measures found.

**Activity Locations**

No Activity Locations found.

**Other Funding Sources**

No Other Funding Sources Found

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

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**Activity Supporting Documents:** None

**Project # / D241-HBDC-PRGRM / Homebuyer Assistance Program**

Grantee Activity Number: D241-HBDC-PRGRM

Activity Title: Home Buyer Assistance Program

<b>Activity Type:</b>	<b>Activity Status:</b>
Homeownership Assistance to low- and moderate-income	Under Way
<b>Project Number:</b>	<b>Project Title:</b>
D241-HBDC-PRGRM	Homebuyer Assistance Program
<b>Projected Start Date:</b>	<b>Projected End Date:</b>
06/20/2025	06/25/2031
<b>Benefit Type:</b>	<b>Completed Activity Actual End Date:</b>
N/A	
<b>National Objective:</b>	<b>Responsible Organization:</b>
Low/Mod-Income Housing	State of California

Overall	Jul 1 thru Sep 30, 2025	To Date
<b>Total Projected Budget from All Sources</b>	\$14,686,880.00	\$14,686,880.00
<b>Total Budget</b>	\$14,686,880.00	\$14,686,880.00
<b>Total Obligated</b>	\$14,686,880.00	\$14,686,880.00
<b>Total Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$0.00
State of California	\$0.00	\$0.00
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00

Activity Description:

The primary objectives of Home Buyers Assistance Program (HBA) are to assist communities recovering from the impacts of a disaster by providing decent housing and suitable living environments and to expand economic opportunities, principally for LMI persons. Additionally, the Program aims to increase the level of homeownership among impacted disaster survivors and contribute to the affordability of communities across the state.

The Program will provide downpayment and other assistance in the form of forgivable second loans to LMI disaster impacted renters whose primary residence at the time of the qualifying 2023 or 2024 disasters was in a HUD-designated MID area. The assistance is intended to cover the funding gap between the amount of the applicant's first mortgage and the purchase price of a new home.

Location Description:

Activity Progress Narrative:

Nothing to report as program has not launched yet.

Accomplishments Performance Measures

No Accomplishments Performance Measures

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources

No Other Funding Sources Found

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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Activity Supporting Documents: None

Project # / D241-IFDC-PRGRM / 2023/2024 CDBGDR Infrastructure

Grantee Activity Number: D241-IFDC-PRGRM

Activity Title: 2023/2024 CDBGDR Infrastructure Program

<b>Activity Type:</b>	<b>Activity Status:</b>
INF - Public facilities	Under Way
<b>Project Number:</b>	<b>Project Title:</b>
D241-IFDC-PRGRM	2023/2024 CDBGDR Infrastructure Program
<b>Projected Start Date:</b>	<b>Projected End Date:</b>
06/20/2025	06/25/2031
<b>Benefit Type:</b>	<b>Completed Activity Actual End Date:</b>
N/A	
<b>National Objective:</b>	<b>Responsible Organization:</b>
Urgent Need	State of California

Overall	Jul 1 thru Sep 30, 2025	To Date
<b>Total Projected Budget from All Sources</b>	\$95,655,645.00	\$95,655,645.00
<b>Total Budget</b>	\$95,655,645.00	\$95,655,645.00
<b>Total Obligated</b>	\$95,655,645.00	\$95,655,645.00
<b>Total Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$0.00
State of California	\$0.00	\$0.00
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00

**Activity Description:**

Housing and Community Development (HCD) will provide direct awards to eligible HUD-identified MID applicants using an allocation methodology based on unmet need as established by the unmet needs assessment. Through extensive outreach, HCD gathered project level infrastructure data from the DR 4699, DR 4758, and DR 4707 MIDs. The data was assessed for tie-back to the qualifying disasters and then relevant data was totaled and applied proportionally to the overall MID infrastructure unmet need. This proportion of unmet need was then applied to the total infrastructure program award to determine allocations. Upon action plan approval of these direct allocations, applicants will be able to submit eligible projects towards their allocations until all funds are obligated. HCD will review projects for the use of funds and provide technical assistance and oversight to ensure that local governments receiving funds execute their infrastructure recovery effectively.

**Location Description:**

**Activity Progress Narrative:**

During Q3, the program's master standard agreement boilerplate began routing through the internal approval process. Additionally, HCD held outreach events with eligible applicants and provided technical assistance on the application process. Applications are expected to open during Q4.



**Accomplishments Performance Measures**

**No Accomplishments Performance Measures**

**Beneficiaries Performance Measures**

**No Beneficiaries Performance Measures found.**

**Activity Locations**

**No Activity Locations found.**

**Other Funding Sources**

No Other Funding Sources Found

**Other Funding Sources Budgeted - Detail**

**No Other Match Funding Sources Found**

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**Activity Supporting Documents:** None

**Project # /            D241-MFDC-PRGRM / 2024 DR Multifamily Housing Program**

Grantee Activity Number: D241-MFDC-PRGRM

Activity Title: 2024 DR Multifamily Housing Program

<b>Activity Type:</b>	<b>Activity Status:</b>
Construction of new housing	Under Way
<b>Project Number:</b>	<b>Project Title:</b>
D241-MFDC-PRGRM	2024 DR Multifamily Housing Program
<b>Projected Start Date:</b>	<b>Projected End Date:</b>
06/20/2025	06/25/2031
<b>Benefit Type:</b>	<b>Completed Activity Actual End Date:</b>
N/A	
<b>National Objective:</b>	<b>Responsible Organization:</b>
Low/Mod-Income Housing	State of California

Overall	Jul 1 thru Sep 30, 2025	To Date
<b>Total Projected Budget from All Sources</b>	\$155,695,585.00	\$155,695,585.00
<b>Total Budget</b>	\$155,695,585.00	\$155,695,585.00
<b>Total Obligated</b>	\$155,695,585.00	\$155,695,585.00
<b>Total Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$0.00
State of California	\$0.00	\$0.00
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00

Activity Description:

Disaster Recovery Multifamily Housing Program (DR-MHP) is designed to meet the unmet rental housing need, including the needs of individuals displaced from rental mobile homes, single family and multifamily rental units, as well as individuals made homeless as a result of the disaster. Multifamily projects include apartment complexes and mixed-use developments. These developments are also intended to help replace rental housing units available to Housing Choice Voucher holders that were lost. The objective of the CDBG-DR funds is to provide necessary gap financing for the development of rental housing units in the HUD MID areas from DR4699 and DR-4758. Furthermore, the Program will not only address disaster-related damages but also will mitigate potential future damage.

Location Description:

Activity Progress Narrative:

The program provides \$137.8 million in direct-to-developer flexible gap financing loans up to 75% of total eligible construction costs for new construction of affordable housing projects for counties impacted by the 2023/2024 flood disasters (FEMA DR-4699 and DR-4758): Santa Cruz, Monterey, San Diego, San Benito, Tuolumne, and Tulare Counties. These CDBG-DR funds will be made available to private developers, public entities, and Tribal Entities.

The Notice of Funding Availability (NOFA) was issued 9/8/25. Two webinars were provided on 9/3/25 (General)

and 9/24/25 (Tribal Entities Developing on Native American Land). HCD continues to provide tribal outreach and consultation to discuss resources and next steps to apply for the program.

The Application portal is scheduled to open on or around 10/10/25. The Application deadline will be 4pm PST 11/21/25.

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures**

**Beneficiaries Performance Measures**

**No Beneficiaries Performance Measures found.**

**Activity Locations**

**No Activity Locations found.**

**Other Funding Sources**

No Other Funding Sources Found

**Other Funding Sources Budgeted - Detail**

**No Other Match Funding Sources Found**

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**Activity Supporting Documents:** None

**Project # / D241-SFDC-PRGRM / 2024 DR Single Family**

Grantee Activity Number: D241-SFDC-PRGRM

Activity Title: 2024 Single Family Rehabilitation and Reconstruction

<b>Activity Type:</b>	<b>Activity Status:</b>
Rehabilitation/reconstruction of residential structures	Under Way
<b>Project Number:</b>	<b>Project Title:</b>
D241-SFDC-PRGRM	2024 DR Single Family Rehabilitation/Reconstruction
<b>Projected Start Date:</b>	<b>Projected End Date:</b>
06/20/2025	06/25/2031
<b>Benefit Type:</b>	<b>Completed Activity Actual End Date:</b>
N/A	
<b>National Objective:</b>	<b>Responsible Organization:</b>
Urgent Need	GOLDEN STATE FINANCE AUTHORITY

Overall	Jul 1 thru Sep 30, 2025	To Date
<b>Total Projected Budget from All Sources</b>	\$52,814,040.00	\$52,814,040.00
<b>Total Budget</b>	\$52,814,040.00	\$52,814,040.00
<b>Total Obligated</b>	\$52,814,040.00	\$52,814,040.00
<b>Total Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$0.00
GOLDEN STATE FINANCE AUTHORITY	\$0.00	\$0.00
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00

**Activity Description:**

The primary objective of Single Family Rehabilitation and Reconstruction (SFRR) is the provision of housing in the areas impacted by the DR-4707, DR-4699, and DR-4758 disasters. SFRR is designed to ensure that the housing needs of LMI households, including individuals that were made homeless as a result of the disaster, are addressed to the greatest extent feasible. The program will ensure all homes rehabilitated or reconstructed through SFRR meet resiliency standards to mitigate against future disaster impacts. Rehabilitation or reconstruction assistance will be provided to eligible applicants based on the extent of damage to their primary residences or single-family rental properties. Assistance may be in the form of program provided construction management of rehabilitation and reconstruction activities. SFRR may reimburse program approved eligible activities incurred by owner-occupied applicants.

**Location Description:**

**Activity Progress Narrative:**

Program policies and procedures, participant application, and system of record are under development. Program expected to launch Q1 2026.

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures**

**Beneficiaries Performance Measures**

**No Beneficiaries Performance Measures found.**

**Activity Locations**

**No Activity Locations found.**

**Other Funding Sources**

No Other Funding Sources Found

**Other Funding Sources Budgeted - Detail**

**No Other Match Funding Sources Found**

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**Activity Supporting Documents:** None

**Project # / M241-IFDC-PRGRM / 2024 Resilient Infrastructure and**

Grantee Activity Number: M241-IFDC-PRGRM

Activity Title: 2024 Resilient Infrastructure and Planning Program

<b>Activity Type:</b>	<b>Activity Status:</b>
MIT/INF-Public facilities	Under Way
<b>Project Number:</b>	<b>Project Title:</b>
M241-IFDC-PRGRM	2024 Resilient Infrastructure and Planning Program
<b>Projected Start Date:</b>	<b>Projected End Date:</b>
06/20/2025	06/25/2031
<b>Benefit Type:</b>	<b>Completed Activity Actual End Date:</b>
N/A	
<b>National Objective:</b>	<b>Responsible Organization:</b>
Urgent Need	State of California

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$46,839,000.00	\$46,839,000.00
Total Budget	\$46,839,000.00	\$46,839,000.00
Total Obligated	\$46,839,000.00	\$46,839,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
State of California	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

**Activity Description:**

This program provides local jurisdictions with an expansive and hands-on role in driving local community infrastructure and planning needs that meet the definition of mitigation. The Resilient Infrastructure and Planning Program (MIT-RIPP) will assist local jurisdictions in addressing mitigation-related infrastructure and planning needs to support risk reduction from the three primary hazards (wildfire, flooding, and earthquake) as established within the Mitigation Needs Assessment. Projects may address risks to a variety of systems and structures to enable continuous operations of critical business and government functions during future disasters and improve responses for human health and safety or economic security. Housing and Community Development (HCD) anticipates that the program design will present projects that could overlap across different environments, enabling HCD to determine maximum impact within the MID and surrounding areas.

**Location Description:**

**Activity Progress Narrative:**

During Q3, the program's master standard agreement boilerplate began routing through the internal approval process. Additionally, HCD held outreach events with eligible applicants and provided technical assistance on the application process. Applications are expected to open during Q4.

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures**

**Beneficiaries Performance Measures**

**No Beneficiaries Performance Measures found.**

**Activity Locations**

**No Activity Locations found.**

**Other Funding Sources**

No Other Funding Sources Found

**Other Funding Sources Budgeted - Detail**

**No Other Match Funding Sources Found**

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**Activity Supporting Documents:** None

**Project # / M241-IPDC-PRGRM / 2024 Insurance Resilience Planning**

Grantee Activity Number: M241-IPDC-PRGRM

Activity Title: 2024 Insurance Resilience Planning Program

<b>Activity Type:</b>	<b>Activity Status:</b>
MIT - Planning and Capacity Building	Under Way
<b>Project Number:</b>	<b>Project Title:</b>
M241-IPDC-PRGRM	2024 Insurance Resilience Planning Program
<b>Projected Start Date:</b>	<b>Projected End Date:</b>
06/20/2025	06/25/2031
<b>Benefit Type:</b>	<b>Completed Activity Actual End Date:</b>
N/A	
<b>National Objective:</b>	<b>Responsible Organization:</b>
N/A	State of California

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$7,500,000.00	\$7,500,000.00
Total Budget	\$7,500,000.00	\$7,500,000.00
Total Obligated	\$7,500,000.00	\$7,500,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
State of California	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

**Activity Description:**

To assess this risk, Housing and Community Development (HCD) will partner with the State of California Department of Insurance as subject matter experts to design complete a planning project which focuses on the insurance gaps of the MID communities. This plan will look at the current insurance market in the MIDs, assess gaps and look at possible solutions for the communities to consider engagement. These solutions will focus on insurance products or solutions which can mitigate the future recovery particularly for at-risk communities and promote self-reliance. Solutions may include, but are not limited to, such products as community wide Resilience Insurance, NFIP subsidy vouchers for LMI homeowners, or Insurance for local governments. The goal is to understand the risks in the current MIDs and create a planning tool that can be scaled and scoped to utilize in other communities across the state.

**Location Description:**

**Activity Progress Narrative:**

The Insurance Resilience Planning Program is expected to launch in Q1 2026, we have nothing to report in Q3 2025.



**Accomplishments Performance Measures**

**No Accomplishments Performance Measures**

**Beneficiaries Performance Measures**

**No Beneficiaries Performance Measures found.**

**Activity Locations**

**No Activity Locations found.**

**Other Funding Sources**

No Other Funding Sources Found

**Other Funding Sources Budgeted - Detail**

**No Other Match Funding Sources Found**

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**Activity Supporting Documents:** None

**Project # / M241-PTDC-PRGRM / 2024 MIT Planning**

Grantee Activity Number: M241-PTDC-PRGRM

Activity Title: 2024 MIT Planning

<b>Activity Type:</b>	<b>Activity Status:</b>
MIT - Planning and Capacity Building	Under Way
<b>Project Number:</b>	<b>Project Title:</b>
M241-PTDC-PRGRM	2024 MIT Planning
<b>Projected Start Date:</b>	<b>Projected End Date:</b>
06/20/2025	06/25/2031
<b>Benefit Type:</b>	<b>Completed Activity Actual End Date:</b>
N/A	
<b>National Objective:</b>	<b>Responsible Organization:</b>
N/A	State of California

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$22,576,000.00	\$22,576,000.00
Total Budget	\$22,576,000.00	\$22,576,000.00
Total Obligated	\$22,576,000.00	\$22,576,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
State of California	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

Planning efforts at the local, regional and state level are necessary to ensure the disaster impacted areas are rebuilt in a more resilient manner and can prepare for differences in funding cycles required to construct housing or infrastructure projects. In response to the impacts of the 2023 severe storms, the Hoopa Valley Tribe were declared a major disaster area by Congress. A major disaster declaration is indicative of disaster impacts exceeding local capacity to respond. HCD was able to identify some anecdotal information of continued recovery needs for Hoopa Valley tribe. When HCD contacted tribal leadership, they indicated need for additional time to gather data to formulate the full picture of Hoopa Valley tribe's disaster recovery needs. In addition, to Hoopa Valley tribe's impacts from March 2023 storms (DR 4707), HCD was able to gather information on DR 4699 disaster impacts from the Tule River Tribe, a federal recognized tribe located in Tulare County.

Location Description:

Activity Progress Narrative:

Program staff have been working on developing program materials, including policies and procedures, Boilerplate for the contract, authorizing resolution, template Needs Assessment, and outreach materials. The policies and procedures, Boilerplate, and authorizing resolution are being reviewed by the HCD California Indian Assistance Program (CIAP) and Tribal LAD. When the reviews are complete, the documents will be provided to the tribes. Staff have also been coordinating with the Hoopa Valley Tribe and Tule River Tribe to meet with each tribal council and staff on the funding. A meeting was held on September 16th with HCD staff and leadership and the Hoopa Valley Tribe, with a second meeting planned in October. Staff continue to coordinate with the

Tule River Tribe on scheduling a meeting in October. Awards for this program are expected in Q2 of 2026.

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures**

**Beneficiaries Performance Measures**

**No Beneficiaries Performance Measures found.**

**Activity Locations**

**No Activity Locations found.**

**Other Funding Sources**

No Other Funding Sources Found

**Other Funding Sources Budgeted - Detail**

**No Other Match Funding Sources Found**

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**Activity Supporting Documents:** None