



California Department of  
Housing and Community Development

# HOME 2025 NOFA Webinar FIRST TIME HOME BUYER (FTHB) PROJECTS

*California Department of Housing and  
Community Development*

February 18, 2026



California Department of  
**Housing and Community Development**

# Welcome. We will get started shortly.

*Thank you for joining the HOME 2025 NOFA  
for FTHB Projects Webinar to learn more  
about the available funding.*

February 18, 2026

# HOME Project Team

Soledad Sandoval

Lisa Flower

Alma Salaver

## **HOME Project Managers**

Ethan Wieser

## **Section Chief**

Jason L. Bradley

## **Branch Chief**

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Christian Breese

David Nguyen

## **Representatives**

Kory Vance

Tamara Guy

Amanda Kovacs

## **Senior Specialists**

# HOME NOFA Inquiry or Questions?

## NOFA APPLICATION INQUIRIES

For consistency and transparency,  
questions must be submitted to the HOME  
NOFA email.

Email [HOMENOFA@hcd.ca.gov](mailto:HOMENOFA@hcd.ca.gov)

# Agenda

## NOFA Overview and What's New

- **EUNA Grants Application Portal**
- **Funding Availability**
- **Application Limits**
- **Threshold Requirements**
- **Rating and Ranking**
- **Project Feasibility**
  - **Financial Feasibility**
  - **National Environmental Policy Act (NEPA)**
  - **Relocation**

# EUNA Grants application portal

HOME applications must be accessed via EUNA Grants Application Portal (formerly eCivis) – Programs Available for solicitation page at:

[https://gn.ecivis.com/GO/gn\\_redir/T/vyjsqf2kekyx](https://gn.ecivis.com/GO/gn_redir/T/vyjsqf2kekyx)

- [EUNA Grants Management System User manual](#)
- [EUNA Grants Management System External User Webinar](#)

# NOFA Funding Availability

\$34 million available  
(approximately)

- Rental Projects = \$16 million
- CHDO Projects = \$ 8 million
- FTHB Projects = \$2 million
- Native American Entity = \$8 million

# NOFA Deadline Application Submittal Period

**January 29, 2026, through  
March 30, 2026, 5:00 p.m.  
PDT**

New Policy Conditions  
**2025 Federal Award  
Agreement between HCD  
and HUD**  
**Appendix A: 9 Conditions**

# Appendix A: Other Federal Overlays

## Federal Overlays May Apply

- Labor Standards (Davis-Bacon Act)
  - 12 or more HOME Units
- Procurement
- Single Audit Report
- Violence Against Women Act (VAWA), etc.
- MBE/WBE
- Affirmative Fair Housing
- Build America Buy America Act (BABA)
- Executive Orders

# Build America Buy America Act (BABA)

BABA requires that all iron, steel, manufactured products, and construction materials used for federally funded infrastructure projects are produced in the United States, unless otherwise exempt or subject to an approved waiver.

As of August 23, 2024, BABA applies to new awards of HOME funding.

[2 CFR Part 184](#)



# Eligible Applicants

State Recipients: Local Agency or Local Public entities defined as

- Cities
- Counties
- Native American Entities (NAE)
- CHDO's

# Eligible Projects

## First-Time Homebuyer Projects

### **CHDOs:**

- Must meet all the requirements in 24 C.F.R. § 92.2
- Must be certified in the jurisdiction where project is located

### **State Recipients:**

- Project located within a city's incorporated area
- Project located within a county's unincorporated area

Please note: Developers are ineligible for FTHB projects

# Eligible Jurisdiction

- Have not been designated as a “Participating Jurisdictions by HUD
- Not participants in an urban county agreement with a county that is designated as a HUD entitlement jurisdiction
- Are not participating in a HOME Consortium
- Are proposing projects that will be located or carried out in the Applicant’s defined service area.
- Generally, this will be within the Applicant’s city limits, a county’s unincorporated area, or an Indian Reservation, Rancheria, or service area of a tribally designed housing agency.

# NOFA Overview Application Limits

Project Activity Funding Limits:

FTHB Projects \$2,000,000.00

FTHB can apply for up to two (2) projects.

Threshold Requirements  
California Department  
of Housing and  
Community  
Development



# FTHB Project Information

Application received by  
March 30, 2026

Eligible Applicant

State Recipient (SR)

Native American Entity  
(NAE)

Community Housing  
Development  
Organization (CHDO)

Appendix B; List of  
Eligible Jurisdiction

Eligible Project Location

CHDOs only:

- Must be located in county where the CHDO is certified to operate

State Recipients:

- Project must be located within an eligible jurisdiction

Please note: Projects for acquisition only are not eligible for funding.

No transitional housing allowed.

# FTHB Threshold Factors

## Eligible Activity

Construction financing must include the following:

- New construction to develop homes on specific site(s).
- 100 percent of the HOME investment must roll over to permanent financing to eligible first-time homebuyers and must be sold to eligible homebuyers.

NOTE: Developers are not eligible for this activity, unless applying to do so as an HCD-certified CHDO

# FTHB Threshold Factors

Application must include:

- Market Comparables
- Phase I/II

- Market Comparables:
  - Prepared by a licensed real estate broker (or appraiser) having no identity of interest with the Sponsor, the partners of the Sponsor, the intended partners of the Sponsor, or the general contractor
  - Contains comparable actual sales data from at least 10 other single-family homes in the market area of the proposed project.
- Phase I/II
  - Phase I/VES
    - Prepared no earlier than 2025
    - ASTM Standard E1527-13 or E1527-21
  - Phase II (if required by Phase I)
    - Prepared no earlier than 2025
    - ASTM Standard E1903-19

# FTHB Threshold Factors

- No pending litigation for project.
- 2 CFR 200.512 Single Audit Report (State Recipients only) filed with State Controller's Office.
- Housing Element Compliance (State Recipients only)
- Site Control
- Relocation

# Acceptable Forms of Site Control

Purchase Agreement

Option to Purchase Agreement

Conditional Purchase Contract

Purchase Agreement Conditional Upon  
NEPA Review – under limited  
circumstances only

**Note:** An executed Purchase Agreement or a Disposition and Development Agreement (DDA) may be considered a choice limiting action if the intent was to use federal funds, even if executed prior to the submittal of the HOME application.

For more information, please refer to HUD's CPD Notice 98-1 and Assistant Secretary Mercedes Marquez' August 26, 2011, memo on HCD's HOME webpage under Resources.

Rating and Rank Scoring  
California Department  
of Housing and  
Community  
Development



# Scoring Categories

Scoring Category	Maximum Applicable Points
Housing Element	50
Formula reallocation (HUD declined)	50
Rural area	50
Capacity	Up to 450
Community Need	Up to 250
Project Feasibility	Up to 200
Project Readiness	300
State Objectives	200
<b>TOTAL APPLICABLE POINTS</b>	<b>1550</b>

There is a minimum score requirement of 930 points

# Housing Element

## 50 Points

- Cities and Counties are required to be in compliance with State Housing Element Law
- Newly incorporated cities are exempt, until which time city is required to submit the Housing Element to the Department for approval
- Developers are also subject to follow State Housing Element Law
- CHDO's and projects to be developed on **Native American Lands** are also exempt

# Formula Reallocation

## 50 Points

- A jurisdiction that is eligible to receive **HUD direct HOME allocation** funds but declines the funding to preserve their state HOME eligibility shall be awarded the full 50 points.
- No points awarded to all other applicants.

# Rural Area

## 50 Points

- Activities proposed in a rural community shall receive full points.
- No points awarded to non-rural applicants.

# Capacity

**Max 450 Points**

# Prior Applicant Experience

**50 Points**

- Applicant must demonstrate experience implementing local, state, or federal affordable housing and/or community development projects.
- Needs to be during the last 7 calendar years (1/01/2019 – 12/31/2025), plus 2026 year-to-date.

# Capacity Cont.

## Prior Developer Team Experience 200 Points

- The Development team needs to show project experience developing the same or similar type of subsidized projects.
- Needs to be during the last 5 calendar years (1/01/2021 – 12/31/2025), plus 2026 year-to-date.

# Capacity Cont.

## Prior Performance

### 200 Points

All applicants start with 200 points in this category.

Points may be deducted, if applicable, from the following four sub-factor categories once review of the application takes place.

1. Project Reporting Deadlines
2. Applicant Reporting
3. Material Misrepresentation
4. Monitoring Noncompliance

The Department's look back period will be 1/1/2021 – 12/31/2025, plus 2026 year-to-date.

# Community Need and Project Feasibility

## Community Need

Up to **250 Points** will be awarded by activity type based on the table

Appendix E found in HOME NOFA webpage.

## Project Feasibility

Feasibility Workbook

**50 Points** Completing and submitting the Feasibility Workbook

State and Federal Requirements (including UMRs for rental projects)

Highest percentage of HOME-assisted units

**150 Points**

HOME Units/Total Units = %

# Project Readiness

Project Development Plan (PDP)  
New Construction Project 300 Points

Local Government Approvals	25 Points
Design Process	25 Points
Committed Financing (Enforceable Commitments)	250 Points

Note: For projects anticipating **applying** for any type of tax credits, a future tax Credit will **NOT** be considered as committed financing, and thus not eligible for these points.

# Design Progress

Executed agreement with architectural firm



# Permanent Financing

The project will be scored based on the percentage of Permanent Financing Commitments.



# State Objective Points

For the state objective scoring, there are three sub-factors for which Applicants can receive points, up to **200 points maximum**. As applications are reviewed and rated, points will be awarded for the following objectives:

**Recovery Assistance for Natural Disaster Survivors**

**50 points**

**Previous CDBG-DR Award for Natural Disaster Survivors**

**50 points**

**Percentage of Units for Extremely Low-income**

**100 points**

Project Feasibility:  
Financial Feasibility

**California Department of  
Housing and Community  
Development**

# Project Feasibility

FTHB Application Workbook (Excel Workbook)

Regulatory Compliance:

- State and Federal HOME Regulations
- 80% AMI Max Allowed

# 2025 HOME Program Per Unit Subsidy Limits effective DATE

The following HOME Program Subsidy Limits apply to all counties in California:

County Name	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 & 5 Bedroom
All Counties	\$181,488	\$208,049	\$252,994	\$327,293	\$359,263

# HOME Program 2025-2026 Single-Family Homeownership Value Limits for Acquisition or Rehabilitation of Existing Housing - Effective December 1, 2025

- Max Median Sales Price listed by County

Link:

[CDBG, HOME and NHTF/HHC Article I - Income, Value, Subsidy, and Rent Limits | California Department...](#)

# Homebuyer Project Loan Limits:

**Down Payment Limits:** The amount of down payment assistance provided cannot exceed a specific percentage indicated in the local jurisdiction's approved First-Time Homebuyer Guidelines. This limit is calculated based on the proposed unit sales price plus closing costs.

**Funding Requirements:** Program applicants and administrators (known as Participating Jurisdictions) must assess the income levels of potential homebuyers. This ensures that the amount of HOME funds needed for the project is justified by beneficiary need and remains within the federal HOME Program maximum per-unit subsidy limits set by the Department of Housing and Urban Development (HUD).

**Income Eligibility:** Generally, homebuyers receiving HOME assistance must have a family income that does not exceed 80% of the area median income (AMI). The property's value must also not exceed 95% of the area's median purchase price.

# FTHB Application Workbook

- Download the Workbook from HCD HOME website
- Complete the Workbook Tabs in order
- Do NOT overwrite formulas in the Workbook
- Do NOT enter in White cells

Need Technical Assistance ?

- DO NOT WAIT until the end of deadline window

Workbook must be uploaded via EUNA Grants to complete application.

Project Feasibility: NEPA  
California Department  
of Housing and  
Community  
Development



# National Environmental Provisions Act - NEPA

- 24 CFR Part 58 Sec. 58.22
- Upon contemplation of federal funds; Prohibition against any activity which would have an adverse effect on the environment or limit the choices of reasonable alternatives
- Contemplation of Federal Funds
  - Upon Application

# NEPA

## What does this mean?

- From date of application, until the date Authority to Use Grant Funds (AUGF) is issued, ALL activity involving the project and site must stop.
- Limitation applies to a broad range of activities, not just to the land itself.
- Before undertaking any activity, consult with your HOME Representative.

## Important Notes:

- Allow sufficient time to complete NEPA process (approx. 3 to 6 months)
- Mitigations may be required
- Actions taken by seller trigger a choice-limiting action
- NEPA Clearance is required for EACH HUD funding source

Project Feasibility: Relocation  
California Department  
of Housing and  
Community  
Development



# Relocation Plan

- Uniform Relocation Act
- Section 104(d) of HCD Act of 1974
- Anti-Displacement (economic displacement)
- Establish date of Initiation of Negotiation (ION) and provide ION date in application
- Costs included in Development Budget

# Relocation General Information Notice (GIN) and Plan

If Relocation is triggered the following are required:

- Copy of actual GIN to individual tenant(s)
- Proof of Delivery to individual tenant(s)
- Tenant Notification List
- Relocation Plan

If Relocation is not applicable, application must clearly state the reasons why it is not applicable

Note: To receive the points, you must have **ALL** relocation items.

# Live Q&A Thank you.

For support, please reach out us at [HOMENOFA@hcd.ca.gov](mailto:HOMENOFA@hcd.ca.gov)



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