



California Department of
Housing and Community Development

HOME Investment Partnerships Program (HOME) Tribal Projects

2025 NOFA Webinar

California Department of Housing and Community Development

February 19, 2026



California Department of
Housing and Community Development

Welcome. We will get started shortly.

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

February 19, 2026

HOME Project Team

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HOME NOFA Inquiry or Questions?

NOFA APPLICATION INQUIRIES

Please submit questions and consultations requests to the HOME NOFA email.

Email 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

- [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
June 22, 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 (Recipients only)
- Violence Against Women Act (VAWA), etc.
- MBE/WBE
- Affirmative Fair Housing
- Build America Buy America Act (BABA)
- Executive Orders

Eligible Applicants

Native American Entity – Federally Recognized Tribe (“NAE-FRT”) means any Tribal Government which is a federally recognized tribe as defined at 25 U.S.C. section 4103(13)(B) and includes a duly constituted governing body of an Indian Reservation or Rancheria as Health and Safety Code section 50077 and 50079; or is a Tribally Designated Housing Entity under 25 U.S.C. section 4103(22).

- A NAE-FRT may apply as a Recipient or Developer for HOME Funds.

Native American Entity – Non-Federally Recognized Tribe” (“NAE-NFRT”) means any Tribal Government which is an Indian Tribe located in California that is not a federally recognized tribe and is either: (1) listed in the Bureau of Indian Affairs Office of Federal Acknowledgment Petitioner List, pursuant to 25 C.F.R. Part 83.1, and has formed and controls a special purpose entity in compliance with 25 C.C.R. § 8313.2; or (2) listed on the contact list maintained by the California Native American Heritage Commission for the purposes of consultation pursuant to Government Code (GC) § 65352.3, and (3) has formed and controls a special purpose entity in compliance with 25 C.C.R. § 8313.2.

- A NAE-NFRT may only apply as a Special Purpose Entity Developer for HOME funds for Project activities.

Eligible Projects

Rental New Construction Projects

Rental Rehabilitation Projects

Acquisition-only Projects

First-Time Homebuyer Projects

Native American Lands

“Native American Lands” means real property located within the State of California that meets the following criteria: (1) is trust land for which the United States holds title to the tract or interest in trust for the benefit of one or more tribes or individual Indians, or is restricted Indian land for which one or more tribes or individual Indians holds fee title to the tract or interest but can alienate or encumber it only with the approval of the United States; and the land may be leased for housing development and residential purposes under federal law; or (2) lands outside the jurisdiction of tribal government owned or co-owned by a Native American Entity in accordance with 25 C.C.R. § 8201(y).

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.

AB1010 Waiver

AB 1010 (Ch. 660, Sta. 2019) enables tribes to request that HCD modify or waive State financing statutory, regulatory, or HOME NOFA requirements, subject to the limitations of AB 1010, applicable law, and the California Constitution.

Requested modifications or waivers must be consistent with program compatibility or be an instance of avoiding an unnecessary administrative burden and are evaluated on a case-by-case basis.

AB 1010 authority does not apply to federal statutes or regulations.

For any assistance or support in submitting an AB 1010 waiver request, please contact the HOME Program team or the California Indian Assistance Program (CIAP) at CIAP@hcd.ca.gov

NOFA Overview Application Limits

One Native American Entity can apply for up to two (2) projects.

An applicant may receive up to two HOME awards for different Projects.

Rental Project Limits

Rental New Construction, Acquisition-only, and Rehab Projects up to \$8,000,000.00



Administrative Funding Limits

Recipients:
\$300,000.00

- Administrative funds
- \$300k is the Max. This means that \$300k OR 10% of Activity Award.

Developer

- No Administrative funds.

Threshold Requirements
California Department
of Housing and
Community
Development



Threshold Factors

Application received by June 22, 2026

- Eligible Applicant
 - Federally Recognized Native American Entities
 - Recipient
 - Developer
 - Non-Federally Recognized Native American Entities
 - Developer
- Located in an Eligible Jurisdiction



Threshold Factors Cont.

Eligible Project Location

- Project located within an eligible jurisdiction
- Tribal Trust land



Threshold Factors Cont.

Eligible Activities

Rental New Construction

- Development of a specific multifamily project on a specific site by a specific Developer
- Rental new construction projects may be with or without acquisition

Rental Rehabilitation Project

- Funds provided to rehabilitate a specific rental project with or without property acquisition.

First Time Home Buyers (FTHB)

- New construction to develop homes on specific site(s).

Note: Projects for acquisition only are not eligible for funding.

NO transitional housing allowed.



Threshold Factors Cont. Rental New Construction

- **Market Study**
- **Property Appraisal**
- **Phase I/Phase II Site Assessment**
- **Schedule of Utility Allowances**
- **Enforceable Commitments (includes HCD award letters and tax credit reservations)**
- **Cost Estimate**
- **Evidence of Site Control**
- **Local Government Approvals Form**
- **Design Progress**
- **Relocation Plan or No Relocation Plan Self-Certification**
- **Verification of Environmental Review & Land Use Entitlements**

Rental Rehab or Acquisition

- **Market Study**
- **Property Appraisal**
- **Physical Needs Assessment**
- **Asbestos Assessment**
- **Mold Assessment**
- **Lead-Based Paint Assessment (for buildings constructed prior to 1978)**
- **Schedule of Utility Allowances**
- **Enforceable Commitments (includes HCD award letters and tax credit reservations)**
- **Cost Estimate**
- **Evidence of Site Control**
- **Local Government Approvals Form**
- **Design Progress**
- **Relocation Plan or No Relocation Plan Self-Certification**
- **Verification of Environmental Review & Land Use Entitlements**

Acceptable Forms of Site Control

Purchase or Lease Agreement
Option to Purchase Agreement
Conditional Purchase Contract
Purchase Agreement Conditional Upon
NEPA Review

Note: Tribal Trust land site control must be evidenced by a title status report (TSR) or an attorney's opinion regarding chain of title and current title status.

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.

Phase I/VES and Phase II Site Assessments

(New Construction Only and FTHB Projects)

Phase I/VES

- Prepared no earlier than 2024
- ASTM Standard E1527-13 or E1527-21

Phase II (if required by Phase I)

- Prepared no earlier than 2025
- ASTM Standard E1903-19

Older reports not required for scoring

Lead, Asbestos, and Mold Reports

(Rehabilitation Projects Only)

- ALL Reports are needed
- Prepared by a State certified inspector/assessor
- Note: If the building was built after 1978 then the lead report is not required.

Asbestos Reports

(Rehabilitation Projects Only)

The **Asbestos Report** requires analysis from environmental laboratory accredited by the **National Institute of Standards and Technology Asbestos Program**

Mold Reports

(Rehabilitation Projects Only)

Based on a thorough building inspection

Inspect and test “hidden areas” if needed

Prepared by a third party having sufficient qualifications and expertise to competently prepare the report

Preliminary Cost Estimate

Detailed Scope of Work

(Rehabilitation Projects Only)

- Prepared no earlier than 2025 (within 12 months of application due date)
- Project must meet local codes and rehab standards
- Consistent with Physical Needs Assessments (PNA) - identified immediate needs

Preliminary Cost Estimate

(New Construction Only)

- Prepared in 2025
- Must be uploaded via EUNA Grants Portal
- Estimate must be consistent with Development Budget, or an explanation must be provided to support any differences

Physical Needs Assessment

(Rehabilitation Projects Only)

- Prepared within 12 months of application due date
 - Fannie Mae Guidelines
- HUD Mark-to-Market Program
- Meet Additional HOME requirements
- For USDA RD projects the USDA RD Capital Needs Assessment is acceptable
- Appropriately licensed architect or engineer in business of performing PNAs

Rating and Rank Scoring
California Department
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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
TOTAL APPLICABLE POINTS	1550

Housing Element

50 Points

- **Native American Entities whose Project is located on Native American Lands are exempt from this requirement and shall receive full points for this scoring factor.**

Formula Reallocation

50 Points

- Only Recipients are eligible for points in this category. A jurisdiction that is eligible to receive a direct HOME allocation from HUD and declines the funding to preserve their state HOME eligibility shall receive full points for this scoring factor. To receive points for this category, the Recipient must provide the letter of decline.

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 - 250

Projects built on Native American lands will receive the full 250 points.

Project Feasibility - 200

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

$\text{HOME Units/Total Units} = \%$

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 – 25 points

Rental New Construction

- Executed agreement with architectural firm

Rehab

- A Letter from architect or construction specialist stating status of plans and specifications.



Permanent Financing

The project will be scored based on the percentage of Permanent Financing Commitments.
Refer to Appendix D for details



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

- Loan/Rent Limits
- Feasibility Workbook (Excel Workbook)
- Regulatory Compliance:
 - Uniform Multi-Family Regulations (UMRs)
 - State and Federal HOME Regulations

Determining the Loan Limit: Subsidy Layering Analysis

For Rental New Construction and Rehab Projects

- Ratio Test: HOME Units/Total Units = %
- Subsidy Limit: HOME Units x per unit limit
- Cost Allocation: HOME sq. ft. multiplier x total development costs
- Maximum NOFA limit
- For FTHB Projects:
 - HUD published 2025 HOME Program Per Unit Subsidy Limits
 - HUD published 2025-2026 Single-Family Homeownership Value Limits

Feasibility Workbook Required Tabs

- Max Funds & Unit Mix
- Subsidy Information
- Development Sources
- Development Budget
(Includes Permanent Sources & Uses)
- TBL and High-Cost Test
- Developer Fee Calculator
- Operating Budget
- Reserves
- 20-Year Cash Flow Analysis
- Experience
- Certifications & Legal Status

Feasibility 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.

Feasibility Workbook

Rents/Unit Mix

- Enter Number of Units and AMI Limits
 - Proposed Rent IF different from Maximum Rent
 - IF charging rent, enter rent for Manager's unit
-
- Note: Not applicable to FTHB workbook

Subsidies

Project-based rental subsidies:

- On the **Max Funds & Unit Mix** tab enter the Subsidy Program Name and Monthly Rent Subsidy Amount

Note:

Not included in determination of feasibility

Not applicable to FTHB Projects

Development Sources

- Calculations Correct and Consistent throughout the UA
- HOME loan term: 55 yrs. @ 3%, residual receipts
- 50 yrs. for loans on **Native American lands**

- Not applicable to FTHB Projects

Limitations on Senior Debt

- Balloon payments and “sandwich loans” must comply with the 2017 UMR Sections 8310 and 8315
- Interest rate resets must have a cap, and project must remain feasible at the cap rate upon reset

Development Budget

- Environmental Remediation
- Relocation
- “Other” lines in the workbook must be specified

Contractor Overhead, Profit & General Requirements:

- Not to exceed 14% of construction costs as defined by CTCAC

Development Budget

- Commercial Space
- Enter the cost attributable to commercial space on each line in the “Commercial” column
- Provide detailed methodology for allocation of costs

Development Budget Replacement Reserves

Capitalized Replacement Reserves are not permitted for new construction unless required by another funding source

Development Budget Transition Reserves (TR)

Transition Reserve: New Construction and Rehab projects

- May be required for feasibility where project-based subsidy contract is expected to end

Lesser of Land Cost or Value

Between unrelated parties

- Actual sales price and any amount over appraised value cannot be paid with HOME funds
- Reasonable “Verifiable Carrying Costs” are allowed for reimbursement of holding costs
- Explain calculation of costs in the Applicant Comment Section

Operating Budget Replacement Reserves

New Construction - 0.6% of estimated construction costs or \$500 per unit whichever is less

Rehabilitation - the deposits shall be consistent with the long-term needs identified in the Physical Needs Assessment or \$500 per unit

Operating Budget Financial Expenses

- Mandatory Debt Service
- MHP/MHSA debt service = .42% payment
- List ALL bond servicing fees under “Miscellaneous Financial Expenses” explained
- HOME Monitoring Fees

HOME Monitoring Fees

Recipients

- May charge and determine monitoring fees
- May be mandatory
- Priority distribution
- 25% of all HOME monitoring fees received must be remitted to the State

Cash Flow Analysis

- Don't change trending formulas
- First Year Debt Coverage Ratio of 1.10 to 1.20, or
- If greater than 1.2, cash flow may not exceed 12% of operating expenses
- Must demonstrate positive cash flow for 20 years

Project Feasibility: NEPA
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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
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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 four** relocation items.

Live Q&A Thank you.

For support, please reach out us at HOMENOFA@hcd.ca.gov



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