

Appendix D
HOME 2025 NOFA
Scoring Factors

In addition to this Appendix D, Section IV (Application Review) of the HOME NOFA describes all other requirements for the HOME application review, including threshold and feasibility requirements. Please read the NOFA and all appendices in their entirety.

If you have any questions regarding your jurisdiction’s eligibility or ineligibility, please contact HOMENOFA@hcd.ca.gov.

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I. HOME Project Activities

HOME Project Activities include Multi-Family Rental Projects (new construction, acquisition only, and/or rehabilitation with or without acquisition), and First-Time Homebuyer Projects (subdivision development).

Pursuant to 25 C.C.R. § 8212(d)(5), HOME Project Activity applications must receive a minimum score of 930 points in the following categories, to be funded. Pursuant to 25 C.C.R. § 8213(b), Projects developed on Native American lands are not subject to a minimum score requirement.

Table – HOME Project Activities	
Minimum Score Required	930

A. Factor: Housing Element – 50 points

For State Recipient and Developer Projects located in a jurisdiction that is in compliance with state Housing Element Law, as defined in 25 C.C.R. § 8201(t), as of the NOFA application due date, the application will receive full points. The current Housing Element Compliance Report can be found at <https://www.hcd.ca.gov/planning-and-community-development/housing-open-data-tools/housing-element-review-and-compliance-report>.

CHDOs are exempt from this requirement and shall receive full points for this scoring factor.

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.

Newly incorporated cities are exempt from this factor, until such time as the city is required to submit its housing element to the Department for approval. It is the responsibility of the city to know its reporting requirements. If unsure, please send an email inquiry to the HOME Program at HOMENOFA@hcd.ca.gov.

B. Factor: HUD Direct HOME Allocation (Declined) – 50 points

Only State 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 State Recipient must provide the letter of decline.

C. Factor: Rural Communities – 50 points

Activities proposed in rural communities (as defined in the HSC § 50199.21) shall receive full points for this scoring factor.

Rural status refers to Projects located in a non-metropolitan county, a rural housing service eligible area, and/or in a city with small city status, as listed under Health and Safety Code (HSC) § 50199.21. Rural Status can be verified [here](#) by selecting “Multi-Family Housing” and using the “Find Your Address” search bar.

D. Factor: State Objectives – 200 points

As applications are reviewed and rated, points will be awarded to Projects that meet the following objectives, in accordance with the Department’s 2025-2026 Annual Action Plan, based on the following sub-factors:

- Recovery assistance for natural disaster survivors; and
- Addressing and preventing Homelessness, and/or assisting Special Needs Populations and Extremely Low-Income Families

• Sub-factor #1: Recovery Assistance for Natural Disaster Survivors – 50 points

To support disaster impacted areas, 50 points shall be awarded to Projects located in counties that were declared a federal disaster area eligible for Individual Assistance between 2020 to 2025. State of Emergency Proclamations were also issued in these counties by the Governor’s Office of Emergency Services. Counties eligible to receive these points include:

Alameda (County)	Merced (County)	Santa Barbara (County)
Amador (County)	Mono (County)	Santa Clara (County)
Butte (County)	Monterey (County)	Santa Cruz (County)
Calaveras (County)	Napa (County)	Shasta (County)
Contra Costa (County)	Nevada (County)	Siskiyou (County)
Fresno (County)	Placer (County)	Solano (County)
Hoop Valley Indian Reservation	Plumas (County)	Sonoma (County)
Kern (County)	Sacramento (County)	Stanislaus (County)
Lake (County)	San Benito (County)	Tehama (County)
Lassen (County)	San Bernardino (County)	Trinity (County)
Los Angeles (County)	San Diego (County)	Tulare (County)
Madera (County)	San Joaquin (County)	Tuolumne (County)
Mariposa (County)	San Luis Obispo (County)	Ventura (County)
Mendocino (County)	San Mateo (County)	Yolo (County)

- **Sub-factor #2: Previous Award for Natural Disaster Survivors – 50 points**

To support disaster impacted areas, full points shall be awarded to Projects with a previous CDBG-DR award from HCD.

- **Sub-factor #3: Extremely Low-Income – 100 points**

Extremely Low-Income (ELI) (up to 100 points)

Points shall be awarded to applications that propose rental Projects primarily serving Extremely Low-Income Households, which means low-income families whose annual incomes do not exceed 30 percent of the median family income of a geographic area, as determined by HUD with adjustments for smaller and larger families. See table below. Fractions of percentage points shall always be rounded up for scoring.

NOTE: This scoring category is not applicable to Homebuyer Projects. Homebuyer Projects will automatically receive full points in this category.

Table – Subfactor #3 Scoring Breakdown	
ELI Families	Points
80% or more	100 points
70-79%	90 points
60-69%	80 points
50-59%	70 points
40-49%	60 points
30-39%	50 points
20-29%	40 points
16-19%	30 points
10-15%	20 points
6-10%	10 points
1-5 %	5 points

E. Factor: Capacity – Prior Performance – up to 200 points deducted

Note: HCD will determine this score during rating and ranking. The Applicant may award all 200 points, and is not expected to make any deductions during self-scoring.

For prior performance scoring, all applications receive a maximum of 200 points for the factor. As applications are reviewed and rated, points may **be deducted** for each of the following sub-factor deficiencies up to a maximum 200-point deduction. Applications will not be deducted more than 200 points, even if the point penalties exceed 200 points.

- **Sub-factor #1: Project Deadlines – up to 200 points deducted**

If, by the NOFA application due date, an Applicant, Developer, owner, and/or managing general partner of any HOME Project contract (rental and FTHB) awarded between 1/1/2021 – 12/31/2025, failed to meet the Project deadlines (milestones) as outlined in the Standard Agreement, unless extended in writing by the Department, up to 25 points may be deducted for each missed deadline.

- **Sub-factor #2: Applicant Reporting – up to 50 points deducted**

Applicants that were required to submit reports but failed to do so may be subject to a deduction of up to 50 points. This applies to any HOME Project monthly and/or quarterly PI reports, annual reports, and Project Completion reports due between 1/1/2021 – 12/31/2025. Up to 25 points may be deducted for each missed report.

- **Sub-factor #3: Material Misrepresentation – up to 200 points deducted**

If between 1/1/2021 – 12/31/2025, an Applicant, Developer, owner, and/or managing general partner made any material misrepresentation or omission in the HOME application, application documentation, Project reports, and/or any other document, significant in nature, that could jeopardize the Department's HOME funding in a Project or place the Department at risk of a HUD monitoring finding, up to 200 points may be deducted for this scoring sub-factor. This is evidenced by receipt of a letter from the Department outlining the infraction and the points deduction levied by the Department.

- **Sub-factor #4: Monitoring Noncompliance (1/1/2021 – 12/31/2025) – up to 100 points deducted**

If the Applicant, owner, and/or managing general partner have failed to remedy any HOME monitoring findings and concerns, identified by the Department, up to 25 points may be deducted for each noncompliance issue.

F. Factor: Capacity (Prior Applicant Experience with Public Funding) – 50 points

Applicants that demonstrate experience implementing local, state, or federal funding for affordable housing (creation or preservation of) and/or community development Projects, during the most-recent seven (7) calendar years (1/1/2019 – 12/31/2025), plus 2026 year-to-date, shall receive points for this scoring factor.

- 20 points awarded for each Project completed creating 2 or more units of affordable housing and/or for each year in which at least 2 households were assisted using program activities funds (e.g., downpayment assistance, single-family rehabilitation, tenant-based rental assistance, etc.) (maximum of 50 points);

and/or

- 20 points awarded for each community development Project implemented (maximum of 50 points).

Native American Entities: Experience may include implementation of affordable housing and/or community development activities under the NAHASDA program.

All Applicants: Please be sure to complete the Experience worksheet in the Application Workbook, listing your prior related development experience, to get points in this category.

G. Factor: Capacity (Prior Developer Team Experience) – 200 points

Applicants that demonstrate experience developing the same type of subsidized Project as proposed in the application, during the last five (5) calendar years (1/1/2021 – 12/31/2025), plus 2026 year-to-date, shall receive points for this scoring factor.

Experience can be demonstrated by any member of the development team (applicant, owner, Developer, and managing general partner).

- 1 Project completed — 100 points
- 2 Projects completed — 150 points
- 3 or more Projects completed — 200 points

All Applicants: Please be sure to complete the Experience worksheet in the Application Workbook, listing your prior related development experience, to get points in this category.

H. Factor: Community Need – 250 points

The community need score is based on the data available in Appendix E at the [HOME website](#).

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

I. Factor: Project Feasibility – 200 points

• Sub-factor #1: Feasibility Worksheet – 50 points

To receive the full 50 points, Applicant must submit the Application Workbook within the EUNA Grants application.

• Sub-factor #2: Percentage of HOME-assisted units – 150 points

Points will be awarded based on the highest percentage of HOME units proposed in a Project. Managers Units should be excluded from this calculation.

See table below. Fractions of percentage points shall always be rounded up for scoring.

Table – Subfactor Scoring Breakdown	
Percentage of HOME Units Proposed	Points Received
100%	150 points
85-99%	125 points
70-84%	100 points
55-69%	75 points
40-54%	50 points
Under 40%	25 points

J. Factor: Project Readiness – 300 points

- **Sub-factor #1: Local Government Approvals – 25 points**

25 points will be awarded if all required local approvals have been obtained at the time of application submission, including any streamlined ministerial processes. To receive points, approvals must be obtained and not pending, as indicated on the Local Government Approvals form, which is provided in the EUNA Grants Portal. The Local Government Approvals form must be signed by the Local Official and uploaded to the EUNA Grants portal.

- **Sub-factor #2: Design Progress – 25 points**

25 points will be awarded to Applicants who submit an executed agreement with the architectural firm identified in the Application Workbook for the design (through working drawings) of this Project.

For Rental Rehabilitation Projects that do not have an agreement with an architectural firm, the Applicant may submit a letter from the construction specialist identified in the Application Workbook that gives the status of plans and specifications. 25 points will be awarded if the plans and specifications are ready to be submitted to the building department.

Rental Acquisition Only Projects are exempt from this requirement and shall receive full points in this category.

- **Sub-factor #3: Committed Financing to Increase Affordable Housing (Enforceable Commitments) – 250 points**

Applications will be scored based on the percentage of permanent financing committed to the Project by the application due date (including the HOME requested amount). See the table below. Fractions of percentage points shall always be rounded up for scoring.

For Projects anticipating applying for any type of tax credits, a future tax credit award will not be considered as committed financing, and are thus not eligible for these points.

For points to be awarded in this category, the Applicant must provide an “Enforceable Funding Commitment” (EFC). For this purpose, an EFC means a letter or other document, in form and substance satisfactory to the Department, which evidences an enforceable commitment of funds or a reservation of funds by a Project funding source, and which contains the following:

- The name of the Applicant;
- The Project name;
- The Project site address, assessor’s parcel number, or legal description; and
- The amount, interest rate (if any), and terms of the funding source.

The Enforceable Funding Commitment may be conditioned on certain standard underwriting criteria, such as appraisals, but may not be generally conditional. Examples of unacceptable general conditions include phrases such as “subject to senior management approval,” or a statement that omits the word “commitment,” but instead indicates the lender’s “willingness to process an application” or indicates that financing is subject to loan committee approval of the Project.

Table – Subfactor Scoring Breakdown	
Percentage of EFCs	Points Received
90% or more	250 points
80-89%	200 points
50-79%	150 points
25-49%	100 points
10-24%	50 points
Under 10%	25 points