

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF STATE FINANCIAL ASSISTANCE**

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STATE OF CALIFORNIA - BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY

GAVIN NEWSOM, Governor

December 12, 2024
Amended October 2, 2025

MEMORANDUM FOR: All Potential Tribal Applicants

FROM: Jennifer Seeger, Deputy Director Division of
State Financial Assistance

SUBJECT: 2024 CalHome Tribal Notice of Funding Availability (NOFA)

The California Department of Housing and Community Development (HCD or Department) is pleased to announce the release of this CalHome Tribal Notice of Funding Availability for approximately \$18 million in funds. Rather than utilizing a funding target within the standard Round 2 Homeownership Super NOFA (which provides funds for the CalHome Program and the Joe Serna, Jr. Farmworker Housing Grant Program), this CalHome Tribal NOFA operates independently and is tailored to meet the specific affordable housing needs of California Tribes. Funds offered under this NOFA and the criteria specified herein are available solely and exclusively to eligible Tribal Entities.

The approximately \$18 million in CalHome Tribal funding is derived from CalHome Proposition 1 funds. This amount includes any unused CalHome funds from the Round 1 Homeownership Super NOFA target for Tribal Entities that remain unawarded at the time of the 2024 CalHome Tribal NOFA release.

This funding provides Loans and Grants for Homeownership Development Projects, Self-Help Technical Assistance Projects, Mortgage Assistance Programs, Owner-Occupied Rehabilitation Programs, ADU/JADU Programs, and Shared Housing Programs.

Applications for this funding must be submitted electronically via the application portal. Applications will be accepted on an over-the-counter basis until all funds have been awarded. To verify availability of funds, please refer to the Department's Homeownership Super NOFA website. The portal link, and requirements for submitting the NOFA application and required supporting documentation, including naming conventions, can be found on the Department's [Homeownership Super NOFA website](https://www.hcd.ca.gov/homeownership-super-nofa).

The online workshop details and final Guidelines are posted on the Department's [Homeownership Super NOFA website](https://www.hcd.ca.gov/homeownership-super-nofa). To receive information regarding online workshops and other updates, please subscribe to our Homeownership listserv at <https://www.hcd.ca.gov/contact-us/email-signup>. If you have further questions, please contact HOSN@hcd.ca.gov.

**2024 CalHome Tribal
Notice of Funding Availability**



**Gavin Newsom, Governor
State of California**

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I. Overview

A. Notice of Funding Availability

1. The California Department of Housing and Community Development (HCD or Department) is pleased to announce the release of this CalHome Tribal Notice of Funding Availability for approximately \$18 million in funds. Rather than utilizing a funding target within the standard Round 2 Homeownership Super NOFA (which provides funds for the CalHome Program and the Joe Serna, Jr. Farmworker Housing Grant Program), this CalHome Tribal NOFA operates independently and is tailored to meet the specific affordable housing needs of California Tribes. Funds offered under this NOFA and the criteria specified herein are available solely and exclusively to eligible Tribal Entities.
2. The approximately \$18 million in CalHome Tribal funding is derived from CalHome Proposition 1 funds. This amount includes any unused CalHome funds from the Round 1 Homeownership Super NOFA target for Tribal Entities that remain unawarded at the time of the 2024 CalHome Tribal NOFA release.
3. The CalHome Program (CalHome) supports Homeownership programs aimed at lower and very low-income households, and in the case of a disaster, households at or below moderate income, and, in the case of this NOFA, operated by Tribal Entities and Tribally Designated Housing Entities to increase Homeownership, encourage neighborhood revitalization and sustainable development, and maximize use of existing homes.
4. The information provided in this NOFA is intended to be a summary and is not considered a complete representation of the entirety of the eligibility, threshold, and other requirements or terms and conditions of the CalHome Program. Applicants should familiarize themselves with all applicable Statutes and Guidelines which, in the event of any conflict(s) with this NOFA, shall control.
5. Funding will be available for the following activities within the CalHome Program:
 - Homeownership Development Project Loans (including Predevelopment Costs and carrying costs during construction related to ADUs and JADUs)
 - Technical Assistance for Self-Help Housing Projects
 - First-Time Homebuyer Mortgage Assistance (including the purchase of a home with an Accessory Dwelling Unit (ADU) or Junior Accessory Dwelling Unit (JADU))
 - Owner-Occupied Rehabilitation Assistance (including Rehabilitation of Manufactured Housing not on a permanent foundation, and construction, repair, or Rehabilitation of ADUs or JADUs)
 - ADU/JADU Assistance (including construction, repair, or Rehabilitation of ADUs or JADUs)

- Technical Assistance for Shared Housing Program

6. The requirements set forth in this NOFA are subject to AB 1010 (Stats.2019, c. 660), which is set forth in California Health and Safety Code (HSC) §50406, subdivision (p). Accordingly, and pursuant to HSC §50406, subdivision (p), (a) where the provisions of tribal law, tribal governance, tribal charter, or difference in Tribal Entity or legal structure would cause a violation or not satisfy the requirements of state financing being provided by the Department, said requirements may be modified as necessary to ensure program compatibility; and (b) where provisions of tribal law, tribal governance, tribal charter, or difference in Tribal Entity legal structure or agency create minor inconsistencies (as determined by the Director of the Department or a duly authorized designee thereof) with the requirements of state financing being provided by the Department, the Department may waive said requirements, as deemed necessary, to avoid an unnecessary administrative burden. Matters set forth or otherwise provided for in the requirements of state financing being provided by the Department that may be modified or waived include, without limitation, threshold requirements and any other matters set forth in HSC §50406, subdivision (p)(2). AB 1010 may waive or modify state financing statutory requirements under Division 31 of the Health and Safety Code subject to the limitations of applicable law including the California Constitution and AB 1010. Any requests to waive or modify such statutory requirements will be considered by the Department on a case by case basis.

7. **Please note that AB 1010 does not automatically operate to obviate, or otherwise modify, any provision(s) of these Guidelines.** To the extent that a Tribal Entity applicant believes that AB 1010 is applicable to such Tribal Entity, their Application, the Project to which their Application relates, or any number of them, it is recommended that such Tribal Entity applicant submit an **AB 1010 waiver request** to the Department **before applications are due** under the applicable NOFA to ensure that the Department has adequate time to review such waiver request and render a decision granting, or rejecting, the request.

B. Timeline

The following table summarizes the anticipated CalHome Tribal NOFA timeline. The Department reserves the right to modify the projected timeline at any time.

Original CalHome Tribal NOFA Release	December 12, 2024
Amended CalHome Tribal NOFA	October 16, 2025
Application Portal Available on Website	October 16, 2025
Application Due Date	Until Tribal funds are exhausted.
Award Announcement	Ongoing

C. Authorizing Legislation and Regulations (Regulatory Authority)

1. Applications submitted under this NOFA are subject to the CalHome Program Guidelines, CalHome statutory requirements, and this NOFA. Section references in this NOFA refer to the CalHome Program Guidelines unless otherwise noted. Capitalized terms in this NOFA are either defined herein or in Appendix A of the CalHome Program Guidelines.
2. The administration of the CalHome Program is governed by the CalHome Program Guidelines that implement, interpret, or make specific the following laws:
3. The CalHome Program was established by Chapter 6, commencing with § 50650) of Part 2 of Division 31 of the California Health & Safety Code (HSC).
4. This NOFA will be governed by the [2024 CalHome Program Final Guidelines](#). Applications must be completed pursuant to the Guideline requirements.

II. Program Requirements

The following is provided as a summary only. Applicants should refer to the CalHome Program Guidelines, as applicable, for a comprehensive discussion of the requirements that are relevant to their proposed Projects. A Project is not eligible for an Award unless it meets all the threshold requirements of the applicable program. Please review the CalHome Program Guidelines for complete information.

A. Eligible Sponsor/Applicant

1. An Applicant is the entity or entities applying to the Department for the Program funding. Such entity or entities may also be the Sponsor. If receiving an Award of funds, the Applicant will be referred to as the “Recipient” in the Department’s legal documents relative to an Award of a Grant, or as the “Sponsor” in the Department’s legal documents relative to an Award of a Loan.
2. All Applicants must meet the requirements of the following sections of the CalHome Program Guidelines:
 - A. §200 Eligible Applicants
 - B. §400.1 Eligible Applicant (Homeownership Development Project Loan)
 - C. §401.1 Eligible Applicant (Self-Help Technical Assistance Grant Program)
 - D. §402.1 Eligible Applicant (Mortgage Assistance Grant Program)
 - E. §403.1 Eligible Applicant (Owner-Occupied Rehabilitation Grant Program)
 - F. §404.1 Eligible Applicant (Shared Housing Program)

- G. §405.1 Eligible Applicant (ADU/JADU Program)
- H. § 406.1 Eligible Applicant (Acquisition of Manufactured Housing)

Please note, Applicants that were previously awarded CalHome funds must submit all outstanding reports from the past two years to the Department by the application date. Failure to submit the reports by the application date will result in the Applicant being ineligible for a CalHome Award under this NOFA (Guidelines §200(c)(1)). Applicants may email: CalHomeReports@hcd.ca.gov to obtain status on previous reports.

B. Eligible Uses

The Department is making CalHome funds available for the following activities:

1. Homeownership Development Project Loans (Guidelines §400) for conditional Awards of development Loans to the Applicants to be used as specified in §400.2 of the Guidelines.

Homeownership Development Projects must have a minimum of five units.

The estimated sales price of the homes to be constructed (Maximum Sales Price) shall not exceed 150 percent of the highest local median sales price of a single-family home during past six months. Recipients may use the median sales price, by county, posted at the California Association of Realtors website at <https://www.car.org/en/marketdata/data/countysalesactivity>.

However, if prices have significantly changed or local median sales prices by county do not accurately reflect actual local sales prices, Recipients may request Department approval to use different limits based on a local calculation of median values.

Note: Proposed projects are eligible to receive funds if construction work has begun after June 30, 2024 for the Tribal NOFA only.

For the purposes of the 2024 CalHome Tribal NOFA only- Eligible Project Development costs include the purchase and installation of manufactured housing units.

2. Technical Assistance for Self-Help Housing Projects (Guidelines §401) in which the Applicant organization will be providing the services required in Guidelines §401.3.

Homebuyer Education (Guidelines §401.2(b)) will be reimbursed in the form of a

Grant from the Department to the Recipient in an amount not to exceed \$250 per assisted unit.

3. First-Time Homebuyer Mortgage Assistance (including the purchase of homes with ADUs or JADUs) (commencing with Guidelines §402) for Loans to Eligible Households as defined in Guidelines §203. For Tribal Entity Applicants, calculating income eligibility shall be determined in accordance with [25 U.S.C. §4103](#).

Homebuyer Education (Guidelines §402.2) will be reimbursed in the form of a Grant from the Department to the Recipient in an amount not to exceed \$250 per assisted unit.

Maximum appraised home values at time of purchase or upon completion of acquisition/Rehabilitation work (Maximum Sales Price/Value Limit) shall not exceed the highest median sales price of a single-family home during the past six months. Recipients may use the median sales price, by county, posted at the California Association of Realtors website at <https://www.car.org/en/marketdata/data/countysalesactivity>. However, if prices have significantly changed or local median sales prices by county do not accurately reflect actual local sales prices, Recipients may request Department approval to use different limits based on a local calculation of median values.

Financial assistance provided to qualified individual homeowners for Mortgage Assistance shall be in the form of deferred payment Loans, repayable upon the sale or transfer of the homes, when the home ceases to be Owner-Occupied, or upon the Loan maturity date, whichever occurs first (HSC § 50650.3 (c)(1)). The Loan shall be up to a 30-year term with the following exception: when USDA, Rural Housing Service (RHS) 502 Mortgage Loans are in first lien position the term shall be the term of the 502 Mortgage (Guidelines §301). The interest rate is set by the Recipient at up to 3 percent simple interest per annum (Guidelines §301(d)).

Borrowers shall occupy units as their principal place of residence for the term of the Loan (Guidelines §203(d)). If the Borrower will occupy an ADU or JADU, then residents of the single-family residence shall not be considered as part of the Household receiving program funding (Guidelines §203). Recipients shall comply with the Homeowner/Homebuyer Loan-to-Value Limits for Mortgage Assistance program Loans defined in Guidelines §302.

4. Owner-Occupied Rehabilitation Assistance (including repair, full reconstruction, or the addition of an ADU or JADU) (Guidelines §403) for Loans to Eligible Households as defined in Guidelines §203. For Tribal Entity Applicants, calculating income eligibility shall be determined in accordance with [25 U.S.C. §4103](#).

All assisted units shall have After-Rehabilitation Values (Value Limits) at or below 150 percent of the highest local median sales price of a single-family home

during the past six months. For properties where funds were used to add an ADU or JADU, the After-Rehabilitation Value (Value Limit) shall be at or below 150 percent of the highest local median sales price of a single-family home with an ADU or JADU during the past six months. Recipients may use the median sales price, by county, posted at the California Association of Realtors website at <https://www.car.org/en/marketdata/data/countysalesactivity>. However, if prices have significantly changed or local median sales prices by county do not accurately reflect actual local sales prices, Recipients may request Department approval to use different limits based on a local calculation of median values.

Manufactured Housing is also eligible, including replacement of a Manufactured Home not on a permanent foundation in the case where it has been determined by the Recipient it is infeasible to rehabilitate the home, whether located in a Mobilehome Park or elsewhere (Guidelines §403.2).

Financial assistance provided to qualified individual homeowners for Owner-Occupied Rehabilitation shall be in the form of deferred payment Loans, repayable upon the sale or transfer of the homes, when the home ceases to be Owner-Occupied, or upon the Loan maturity date, whichever occurs first (HSC §50650.3(c)(1)). The Loan shall be up to a 30-year term (Guidelines §301). The interest rate is set by the Recipient up to 3 percent simple interest per annum (Guidelines §301). Borrowers must occupy units as their principal place of residence for the term of the Loan (Guidelines §203). If the Borrower will occupy an ADU or JADU, then residents of the single-family residence shall not be considered as part of the Household receiving funding (Guidelines §203).

Recipients shall comply with the Homeowner/Homebuyer loan-to-value limits for Owner-Occupied Rehabilitation program Loans defined in Guidelines §302.

Financial assistance provided to individual Households to rehabilitate, repair, or replace Manufactured Housing located in a Mobilehome Park and not permanently affixed to a foundation shall be in the form of a secured forgivable Loan, which shall also be made in a manner consistent with the Guidelines and applicable Statutes (HSC §50650.3(c) and Guidelines §403.2). The Loan shall be due and payable in 20 years, with 10 percent of the original principal to be forgiven annually for each additional year beyond the tenth year that the home is owned and continuously occupied by the Borrower (HSC §50650.3 (c)). Pursuant to HSC §50650.3(c), not more than 10 percent of the funds available in a given fiscal year shall be used for financial assistance in the form of secured forgivable Loans. If Tribal Entities intend for lands located in Indian Country, or other real property held in fee by such Tribal Entities, to be considered a Mobilehome Park for the purposes of this section, such tribal lands or real property must satisfy the legal and programmatic requirements of a Mobilehome Park per [HSC §18214](#). Tribal Entity applicants can submit their application with this information to the Department and it will be evaluated on an individual basis. It is recommended Tribal Entity applicants submit an AB 1010 waiver request before applications are due under the applicable NOFA to ensure said lands can be considered a Mobilehome Park.

5. The Department is also making CalHome funds available for the following additional activities:
 - a. Technical Assistance for Shared Housing Programs (Guidelines §404) to operators of Shared Housing Programs that will directly provide match services where the providers are homeowners who occupy their homes as their principal place of residence.
 - b. ADU/JADU Programs (Guidelines §405) for Loans for ADU/JADU construction, reconstruction, repair, or Rehabilitation to Eligible Households as defined in Guidelines §203.

6. Acquisition of Manufactured Housing (Guidelines §406)

- a. Acquisition of Manufactured Housing as part of a Local Program.
 - i. All Manufactured Homes acquired through the Program must be Owner- Occupied by a Low-Income Household (Guidelines§ 406.4(a)).
 - ii. Financial assistance provided to individual Households for Manufactured Housing located in a Mobilehome Park and not permanently affixed to a foundation shall be in the form of a secured forgivable Loan. The Loan shall be due and payable in 20 years, with 10 percent of the original principal to be forgiven annually for each additional year beyond the 10th year that the home is owned and continuously occupied by the Borrower.

C. Program Funding Amounts and Terms

1. Minimum and Maximum Application Amounts.

The minimum total application amount is \$500,000 unless an Applicant is only applying for Owner-Occupied Rehabilitation funding, in which case the minimum total application amount is \$250,000. If an Applicant is applying for more than one activity, the minimum application amount per activity is \$500,000 (except if the activity is Technical Assistance for Self-Help Housing Projects or Technical Assistance for Shared Housing Programs, in which case the minimum application amount for that activity is \$100,000, or if the activity is Owner-Occupied Rehabilitation, in which case the minimum application amount for that activity is \$250,000).

The maximum application amount for a project (a Homeownership Development Project Loan with or without Technical Assistance for Self-Help Housing Projects) is \$10 million.

The maximum application amount for one or more programs (any activity other than a Homeownership Development Project Loan is considered a program) is \$5

million.

If applying only for Technical Assistance for Self-Help Housing Projects, the maximum application amount is \$500,000. If applying only for Technical Assistance for Shared Housing Programs, the maximum application amount is \$300,000.

2. Minimum and maximum per-unit funding limits

a. Grant Activities

For the purposes of this NOFA, the minimum and maximum amount of funding to individual Borrowers will be:

i. Mortgage Assistance

The maximum Loan amount by an Award recipient to an eligible Borrower will be 40 percent of the Borrower's purchase price for the property or \$200,000, whichever is lower. The minimum Loan to a Borrower will be not less than \$1,000.

For Mortgage Assistance provided as part of a Homeownership Development Project Loan, the maximum Loan amount by an Award recipient to an eligible Borrower will be 40 percent of the Borrower's purchase price for the property or \$250,000, whichever is lower. The minimum Loan to a Borrower will be not less than \$1,000.

ii. Owner-Occupied Rehabilitation Assistance

The maximum Loan amount by an Award recipient to an eligible Borrower will be \$200,000 unless the home is in need of reconstruction. If the home is in need of reconstruction, the maximum Loan amount will be \$250,000. The maximum Loan amount for addition or full reconstruction of an ADU will be \$250,000. The maximum Loan amount for rehabilitation of a Manufactured Home not on a permanent foundation, or for replacement of a Manufactured Home not on a permanent foundation in the case where it has been determined by the Recipient it is infeasible to rehabilitate the home, will be \$150,000. The minimum Loan to a Borrower will be not less than \$1,000.

iii. ADU/JADU Assistance

The maximum Loan amount by an Award recipient to an eligible Borrower for ADU/JADU construction will be \$250,000. The minimum Loan to a Borrower will be not less than \$1,000.

iv. Acquisition of Manufactured Housing

The maximum Loan or Grant amount by an Award recipient to an eligible

Household will be 100 percent of the purchase price for the Manufactured Home, up to a maximum of \$175,000. The minimum Loan or Grant will be not less than \$1,000.

b. Loan Activities

i. Homeownership Project Development

The maximum per-unit Loan amount for Homeownership Development Project Loans will be \$250,000.

If an Applicant is applying to fund a Homeownership Development Project with a Self-Help Housing Project, the Applicant may additionally apply for Technical Assistance for Self-Help Housing Projects of \$20,000 per-unit on top of the application amount requested for a Homeownership Development Project.

c. Funding limits for Technical Assistance

The minimum Technical Assistance Grant to a Recipient will be not less than \$1,000. For the purposes of this NOFA, the maximum Grant per-unit will be:

i. Technical Assistance for Self-Help Housing Projects

The maximum per-unit Grant amount will be \$20,000. All expenses shall be documented.

ii. Technical Assistance for Shared Housing Programs

The maximum activity amount for Shared Housing Programs is established in § (c)(1) of this NOFA.

D. Site Control

For Homeownership Development Project Loans, Recipients shall comply with the Site Control requirements listed in 400.3.

E. Funding Targets, Geographic Distribution of Funds, and Discretionary Funds

To the extent that there are eligible applications, the Department shall target 15 percent of CalHome Tribal NOFA funds (i.e., \$2.7 million) to Tribal Entities that qualify as Community-Based Developers and that are applying for a Homeownership Development Project Loan and/or a Self-Help Technical Assistance Grant.

F. Funding Limits

1. Any given Assisted Unit must be assisted by funds from only one Activity (for example, if an Applicant is building new homeownership Assisted Units, the Applicant can either apply for a Homeownership Development Project Loan which the Applicant can later convert to a Mortgage Assistance Grant or apply only for a Mortgage Assistance Grant to assist Eligible Households to purchase the newly-constructed Assisted Units, but the Applicant cannot apply for both a Homeownership Development Project Loan and a Mortgage Assistance Grant for those same Assisted Units).
2. Each Applicant is limited to no more than \$10 million in total Homeownership Development Project Loans from this NOFA.
3. Each Applicant is limited to no more than \$5 million in total program Grants from this NOFA.
4. Each Applicant is limited to no more than \$10 million in total funds from this NOFA (including applications for Homeownership Development Project Loans and applications for program Grants).
5. The per-Applicant NOFA Award cap is not applicable beyond an individual NOFA– it is not a cumulative per-Applicant cap across other Department NOFA funding opportunities.
6. The Department will not award funding from CalHome to a Unit that previously received CalHome funding.

G. Threshold

A Project is not eligible for an Award unless it meets all the threshold requirements of the CalHome Program. Please review the Program Guidelines for complete information. Below is a summary of some of the key threshold requirements and is not to be considered a complete representation of the entirety of the threshold, or other requirements, terms, and conditions for CalHome.

The following are highlights of CalHome threshold requirements:

- i. A Tribal Entity shall be eligible to apply for an award of CalHome program funds for a Local Program or project located anywhere within the state of California. Tribal Entities may hire Nonprofit and for-profit Administrative Subcontractors located and/or registered anywhere within the State of California.
- ii. A Tribally Designated Housing Entity shall only be eligible to apply for an Award of program funds for a program or project if it has developed a project or operated a housing program in California within the past two years or if the Tribally Designated Housing Entity has an existing 523 Self-Help Technical Assistance Grant Agreement with United States Department of Agriculture (USDA).

H. Rating and Ranking

All applications meeting the threshold requirements will be considered for funding pursuant to the process described below.

All applications will be evaluated on the Evaluation Criteria included in Section IV of this NOFA.

- i. Community-Based Developer funding target: Beginning with the top-ranked CalHome Tribal applications (according to the Evaluation Criteria, including tiebreakers as applicable) eligible for the Community-Based Developer funding target, the highest scoring applications will be “fully funded” (provided all applicable threshold and other eligibility criteria are met) until the Community-Based Developer funds are exhausted. “Fully funded” means these applications will receive an Award of all requested Program funds, subject to applicable limits. Applicable limits that could result in Department Awards below requested levels include but are not limited to: maximum allowable funding limits (per unit, per project and per Applicant) and available funding in the CalHome Tribal NOFA. The Community-Based Developer funding target will only be awarded to the extent that eligible applications (those meeting all threshold requirements) exist. If the Department receives fewer eligible applications than funding available, any unawarded funds within the Community-Based Developer funding target may be used to fund remaining eligible applications based on ranked score.
- ii. Once the Community-Based funding target has been met to the extent possible, the highest-ranking CalHome Tribal applications will be fully funded until CalHome Tribal funds are exhausted. If the last-ranked CalHome Tribal application requests more CalHome Tribal funds than remain, that Project will, conditioned upon the availability of additional funding, receive an augmentation of CalHome funds and be fully funded.

If there are more applications than funding available through this CalHome Tribal NOFA, HCD will notify Applicants who are unlikely to receive funding through the CalHome Tribal NOFA to discuss available options at that time.

I. Negative Points and Disencumbrance Policies

The Department’s Negative Points Policy ([Administrative Notice Number 2022- 01](#)), dated March 30, 2022, amended April 3, 2023, and published on the Department’s website, is hereby incorporated by this reference to this NOFA as if set forth in full herein, and shall apply with equal force as all other provisions set forth herein. If the Applicant is subject to a negative points assessment based on the criteria outlined in the Department’s Negative Points Policy, or is determined to be ineligible for funding, the Department shall notify the Applicant in writing in the initial point score

letter.

Funds awarded under this NOFA may be disencumbered by the Department as set forth in §603 of the Guidelines.

III. Application Submission and Review Procedures

A. Application Submission Process

Application materials must be submitted electronically via the application portal. The portal link, and requirements for submitting the application and required supporting documentation can be found on the Department's [Homeownership Super NOFA website](#). Please name each supporting document with the name of the document. For example, when uploading a Loan Servicing Plan, name the document "Loan Servicing Plan." The application instructions and submittal portal will be available beginning December 19, 2024.

Applications will be accepted until funds are exhausted. Applications must be on HCD's forms and cannot be altered or modified by the Applicant. It is the Applicant's responsibility to ensure the application is clear, complete, and accurate. Excel forms must be submitted in Excel format, not a PDF document.

B. Application Workshops

The Department will conduct a live webinar application workshop, which will be recorded, for the CalHome Tribal NOFA. Please go to the [Homeownership Super NOFA website](#) for the dates and locations and to register.

C. Disclosure of Application

Information provided in the application will become a public record available for review by the public, pursuant to the California Public Records Act (Chapter 1473, Statutes of 1968). As such, any materials provided will be disclosable to any person making a request under this Act. The Department cautions Applicants to use discretion in providing information not specifically requested, including but not limited to, bank account numbers, personal phone numbers and home addresses. By providing this information to the Department, the Applicant is waiving any claim of confidentiality and consents to the disclosure of submitted material upon request.

D. Base Evaluation Criteria

1. CalHome statute ([HSC §50650.4](#)) states that "In allocating funds, the department shall utilize a competitive application process, using weighted evaluation criteria". Each CalHome Tribal application considered for funding shall be rated using the following criteria and maximum possible rating points:

Criteria Defined	Maximum Points
Provide a Community Need Narrative describing the need in Applicant's tribal community for the CalHome activity/activities for which Applicant is applying. The Applicant shall define their tribal community in the narrative. The Applicant's tribal community may be defined using geographic characteristics (e.g. the boundaries of a rancheria or reservation or county limits), population characteristics (e.g. tribal members or American Indian and Alaskan Native (AIAN) households) and/or other characteristics. Examples of information that could be included in the Community Need Narrative include but are not limited to: • Housing cost burden among the tribal community • Homelessness among the tribal community • Household income levels among the tribal community • Housing overcrowding among the tribal community • Shortage of affordable housing units compared to household incomes in the tribal community • Physical condition of existing housing stock in the tribal community The narrative should be written by someone who is familiar with tribal data and can do an adequate analysis that demonstrates the need. All applications that provide a Community Need Narrative will receive full points for this criterion.	25
Contributes to Community Revitalization as defined in Appendix A of the Guidelines, or all units to be assisted with program funds are, or will be, located within Indian Country, or the Applicant will provide a preference for Tribal Households.	25
MAXIMUM TOTAL POINTS	50

A. Appeals

1. Basis of Appeals

- i. Applicants may appeal HCD's written determination that an application is incomplete, has failed threshold review, or has otherwise been determined to provide an insufficient basis for an award (including point scoring and tie breaker).
- ii. At the sole discretion of the Department, the Department's written determination may include a request for clarifying and/or corrective information. For purposes of this section, "clarifying information" includes information and/or documentation that resolves ambiguities in any application materials that will inform the Department's threshold, scoring and feasibility determinations.
- iii. No Applicant shall have the right to appeal a decision of HCD relating to another Applicant's application (e.g., eligibility, award).
- iv. Any request to appeal HCD's decision regarding an application shall be reviewed for compliance with the Guidelines and this NOFA. All decisions rendered shall be made by the Program Manager or his/her designee. The decision shall be final, binding, and conclusive, and shall constitute the final action of HCD.
- v. The appeal process provided herein applies solely to decisions of HCD made pursuant to this NOFA.

2. Appeal Process and Deadlines

- i. **Process:** To file an appeal, Applicants must submit to HCD, by the deadline set forth below, a written appeal which states all relevant facts, arguments, and evidence upon which the appeal is based. Furthermore, the Applicant must provide a detailed reference to the area or areas of the application that provide clarification and substantiation for the basis of the appeal. No new or additional information will be considered if this information would result in a competitive advantage to an Applicant. Once the written appeal is submitted to the Department, no further information or materials will be accepted or considered thereafter. Appeals are to be submitted to HCD at HOSN@hcd.ca.gov according to the deadline set forth in HCD review letters.
- ii. **Filing Deadline:** Appeals must be received by HCD no later than five business days from the date of HCD's threshold review, or initial score letters, representing HCD's decision made in response to the application.

- iii. Decision: Any request to appeal the Department's decision regarding an application shall be reviewed for compliance with the Guidelines and this NOFA. All decisions rendered shall be final, binding, and conclusive, and shall constitute the final action of HCD.

IV. Award Announcements and Contracts

A. Award Announcements

The Department will announce program awards on the [Homeownership Super NOFA website](#).

B. Contracts

Recipient(s) will enter into a Standard Agreement with the Department. The Standard Agreement will contain relevant state contracting and program requirements, specific information about the Award, the work to be performed, a project/program timeline, and any special conditions required to make the project feasible (Guidelines §600).

The Recipient(s) shall remain a party to the Standard Agreement for the agreement's entire term. The Standard Agreement allows a maximum of 36-months from the date the Standard Agreement is fully executed by all parties to expend funds, except for Homeownership Project Developments which are allowed a maximum of 60 months (Guidelines §603).

The Department may exercise its reasonable discretion to disencumber funds or to grant an extension of time for completion (Guidelines §603). Any extensions are subject to any and all applicable encumbrances, deadlines, and limitations, including, but not limited to, HSC §54006(g). Documentation to support the Recipient's expenditure of funds shall be received prior to the contract expiration date. The Standard Agreement expires at the end of 42 months from the date the Standard Agreement is fully executed by all parties (or 66 months for Homeownership Project Developments), unless extended. Recipients remain subject to the terms of the 20-year Monitoring Agreement (Guidelines §600).

V. Other State Requirements

The Recipient agrees to comply with all applicable state and federal laws, rules, Guidelines, and regulations that pertain to health and safety, labor, fair employment practices, equal opportunity, and all other matters applicable to the program or project, the Recipient, its contractors or subcontractors, and any Loan or Grant activity, including without limitation the following:

- Guidelines §204 Local Program/Project Administration
- Guidelines §209 State and Federal Laws, Rules, Guidelines and Regulations
- Guidelines §400.7 Homeownership Development Project Requirements

Where the proposed program or project type presents a fair housing issue, the Department reserves discretion to require a fair housing legal opinion.

A. Shared Parking

Developers of Homeownership Development Project Loans shall examine the feasibility of shared parking agreements to replace new parking construction or limit the number of new parking spaces that will be constructed. An examination of the feasibility of shared parking shall include, at a minimum, identification of parking facilities on contiguous properties or nearby properties that would not require users to cross a street and then consideration of the apparent availability of those facilities for shared parking. (Government Code 65863.1(i)). The examination of the feasibility of shared parking shall be subject to the review and approval by the Department prior to the execution and approval of the Standard Agreement. Tribal Entities are not required to examine the feasibility of shared parking for Homeownership Development Projects located in Indian Country where an Indian tribe exercises jurisdiction.

VI. Other Terms and Conditions

A. Right to Modify or Suspend

The Department reserves the right, at its sole discretion, to suspend, amend, or modify the provisions of this NOFA at any time, including without limitation, the amount of funds available hereunder. If such an action occurs, the Department will notify all interested parties via the Department's Homeownership email list and will post the revisions to the [Homeownership Super NOFA website](#). Please be sure and subscribe to the [Homeownership email list](#).

B. Conflicts

It is the duty and responsibility of the Applicant to review any funding source they obtain for a Project to ensure each of the requirements for those funding sources are compatible with Department program requirements.

In the event of any conflict between the terms of this NOFA and the Guidelines, state, federal law regulation(s), or any number of them (collectively, "Controlling Law"), the Controlling Law shall prevail. Applicants are deemed to have fully read and understand all applicable state and federal laws, regulations, and Guidelines pertaining to the relevant Program, and understand and agree that the Department shall not be responsible for any errors or omissions in the preparation of this NOFA.