

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

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December 12, 2024
Amended January 17, 2025
Amended January 14, 2025

MEMORANDUM FOR: ALL POTENTIAL APPLICANTS

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

SUBJECT: **2024 Homeownership Super Notice of Funding Availability**

The California Department of Housing and Community Development (HCD or Department) is pleased to announce the release of the 2024 Homeownership Super Notice of Funding Availability (HOSN) for approximately \$176.8 million in funds for the following programs:

- CalHome Program (\$143.1 million)
- Joe Serna, Jr. Farmworker Housing Grant Program – Homeownership (“Serna Homeownership”) (\$33.7 million)

This funding provides Loans and Grants to Local Public Entities and Nonprofits for Homeownership Development Projects, Self-Help Technical Assistance Projects, Mortgage Assistance Programs, Owner-Occupied Rehabilitation Programs, ADU/JADU Programs, Shared Housing Programs and Programs for the Acquisition of Manufactured Housing for Agricultural Households.

Applications for this funding must be submitted electronically via the application portal no later than 4:00 P.M. Pacific Standard Time on **Thursday, March 13, 2025.**

The portal link, and requirements for submitting the HOSN application and required supporting documentation, including naming conventions, can be found on the Department’s Homeownership Super NOFA (HOSN) website, <https://www.hcd.ca.gov/grants-and-funding/programs-active/homeownership-super-nofa>.

Attention Tribal Applicants: The 2023 Homeownership Super NOFA (HOSN), released January 6, 2023, included tribal funding targets of \$3.5 million in Serna Homeownership funds and \$13.5 million in CalHome funds. Please note that:

- Any unused Serna Homeownership funds from the Round 1 Homeownership Super NOFA target for Tribal Entities have been rolled over to this 2024 HOSN and will be available to all Serna Homeownership Applicants, including but not limited to tribes.
- Any unused CalHome funds from the Round 1 Homeownership Super NOFA target for Tribal Entities have been rolled over to a separate 2024 CalHome Tribal NOFA exclusively for tribes, which is being released simultaneously with this 2024 HOSN.

Tribal Entities are encouraged to apply for CalHome funds via the [CalHome Tribal NOFA](#) for approximately \$18 million, which is being released simultaneously with this 2024 HOSN.

The online HOSN workshop details and final Guidelines are posted on the Department's website at [Homeownership Super NOFA | California Department of Housing and Community Development](#). 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 Homeownership Super Notice of Funding Availability (HOSN)

**CalHome Program
and
Joe Serna, Jr. Farmworker Housing Grant Program – Homeownership**



**Gavin Newsom, Governor
State of California**

**Tomiquia Moss, Secretary
Business, Consumer Services and Housing Agency**

**Gustavo Velasquez, Director
California Department of Housing and Community Development**

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I. Overview

A. Notable Changes to 2024 Homeownership Super NOFA (HOSN)

- The 2024 HOSN does not include a funding target for Tribal Entities. Instead, Tribal Entities are encouraged to apply for CalHome funds via the Tribal CalHome NOFA of approximately \$18 million, which is being released simultaneously with this Homeownership Super NOFA.
- Increase of the maximum sales price for Homeownership Development Projects to 150 percent of the highest local median sales price of a single-family home during the past six months.
- Projects will be ineligible to receive funds if construction work has begun or will begin prior to the application due date. In the 2023 Homeownership Super NOFA, proposed projects were ineligible to receive funds if construction work had begun or would begin prior to the date the Department executed the Standard Agreement with the Recipient.
- The maximum appraised home values at time of purchase or upon completion of acquisition/Rehabilitation work for Mortgage Assistance loans has been changed to the highest local median sales price of a single-family home during the past six months.
- The After-Rehabilitation Values for units assisted with Owner-Occupied Rehabilitation Assistance was increased to 150 percent of the highest local median sales price of a single-family home during the past six months.
- Minimum application amounts have been adjusted as follows:
 - Minimum total application amount of \$1,000,000.
 - If applying for one or more activity, the minimum application amount *per activity* is \$500,000.
 - If applying for any funding target (e.g., Mobilehome or Manufactured Home assistance, rural), the minimum application amount for that funding target is also \$500,000.
- Changes to the Scoring Rubric include the following:
 - Feasibility scoring criterion decreased from 20 to 15.
 - New scoring criterion for number of prospective households served added for 5 points
 - Scoring for the Prohousing Designation criterion will now award 5 points will to Projects or Programs that are located in jurisdictions that have received a Prohousing Designation or that have applied for a Prohousing Designation by the application due date and are certified by the Department within 45 days after the application due date.
 - Additional tiebreakers were added.
- New provisions were added regarding shared parking and compliance with Government Code 65863.1(i).

B. Funds Available

The California Department of Housing and Community Development (HCD or Department) is pleased to announce the release of this Homeownership Super Notice of Funding Availability (HOSN) **for approximately \$176.8 million**, which may be augmented based on the availability of funds. The HOSN is issued to distribute funds through a combination of HCD-administered Homeownership programs. These programs are:

- 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 operated by private nonprofit and local government agencies, to increase Homeownership, encourage neighborhood revitalization and sustainable development, and maximize use of existing homes.
- Joe Serna, Jr. Farmworker Housing Grant Program (FWHG or Serna) supports development projects involving multiple home ownership units, including single-family subdivisions, for lower-income agricultural employees and their families, and programs that assist lower-income agricultural employees and their families to become or remain homeowners.

The Homeownership Super NOFA distributes funds for the CalHome Program and funds limited to the Homeownership activities of Serna. Please note that new construction or Rehabilitation (with or without acquisition) of a rental housing development, including under Serna, is not an eligible activity under the HOSN. Multifamily and single-family rental housing projects should submit applications under the Department's Multifamily Finance Super NOFA (MFSN).

The Department is making approximately \$176.8 million available as follows:

Funding Programs	
CalHome Program	\$143.1 million
Joe Serna, Jr. Farmworker Housing Grant (Serna) Program	\$33.7 million

Funding for this HOSN is provided by a combination of funding sources as outlined below:

- General Fund, CalHome Proposition 46 and Proposition 1C for CalHome
- Building Homes and Jobs Act (Sen. Bill No. 2 (2017-2018 Reg. Sess.) §1): 2022 and 2023 for Serna

Approximately \$143.1 million 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)
- Technical Assistance for Shared Housing Programs
- ADU/JADU Assistance (including construction, repair, or Rehabilitation of ADUs or JADUs)

Approximately \$33.7 million will be available for the following Homeownership activities within the Serna Program to address the housing needs of agricultural workers:

- Homeownership Development Projects involving multiple home ownership units, including single-family subdivisions, for lower-income agricultural employees and their families.
- Technical Assistance for Self -Help Housing Projects
- First-time Homebuyer Mortgage Assistance
- Owner-Occupied Rehabilitation Assistance
- Acquisition of Manufactured Housing as part of a program to address and remedy the impacts of current and potential displacement of farmworker families from existing labor camps, Mobilehome Parks, or other housing.

Funding targets are described in Section II. E. of this HOSN.

The information provided in the 2024 HOSN 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 and Serna Program. Applicants should familiarize themselves with all applicable Statutes and Guidelines which, in the event of any conflict(s) with this HOSN, shall control.

This HOSN, the [CalHome Final Guidelines \(2024\)](#), and the [Serna- Homeownership Final Guidelines \(2024\)](#) implement the requirements of California Assembly Bill 434 (AB 434) (Chapter 192, Statutes of 2020). For the Homeownership activities of Serna, AB 434 requires the Department to:

- Make those funds available at the same time it makes funds available under the CalHome Program,
- Rate and rank applications in a manner consistent with the CalHome Program, except that the Department may establish additional point categories for the

purposes of rating and ranking applications that seek funding under Serna in addition to those used in the CalHome Program,

- Administer those funds in a manner consistent with the CalHome Program

Attention Tribal Entities

- The 2024 HOSN does not include a funding set-aside for Tribal Entities. Instead, Tribal Entities are encouraged to apply for CalHome funds via the Tribal CalHome NOFA of approximately \$18 million, which is being released simultaneously with this Homeownership Super NOFA (HOSN).
- The requirements set forth in NOFAs are subject to AB 1010 (Stats.2019, c. 660), which is set forth in HSC section 50406, subdivision (p). Accordingly, and pursuant to HSC section 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 section 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.
- ***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.

C. Timeline

HOSN Release	December 12, 2024
Application Release	December 13, 2024
Application Portal Opens	December 19, 2024
Application Due Date	March 13, 2025, 4:00 PM
Award Announcement	June/July 2025

D. Authorizing Legislation and Regulations

Applications submitted under this HOSN are subject to the applicable Program Guidelines, all applicable statutory requirements, and this HOSN. Section references in this HOSN refer to applicable Program Guidelines unless otherwise noted. Capitalized terms in this HOSN are either defined herein or in Appendix A of the applicable Program Guidelines.

The administration of the CalHome and Serna Programs are governed by the applicable Program Guidelines that implement, interpret, or make specific the following laws:

- The CalHome Program was established by Chapter 6, commencing with § 50650) of Part 2 of Division 31 of the California Health & Safety Code (“HSC”).
- The Serna Program was established by Chapter 3.2 (commencing with § 50515.2) of Part 2 of Division 31 of the HSC. The Serna Guidelines referenced in this HOSN apply only to the Homeownership elements of Serna. Rental housing development activities are governed under a separate set of [Program Guidelines](#).
- Building Homes and Jobs Act (Sen. Bill No. 2 (2017-2018 Reg. Sess.) § 1).
- Veterans and Affordable Housing Bond Act of 2018 (Sen. Bill No. 3 (2017-2018 Reg. Sess.) § 1) ^(CDB) which was adopted by voters on November 6, 2018, as Proposition 1, provided funding for the CalHome and Serna Programs and authorized the Department to administer the Programs through the Guidelines. These Guidelines were explicitly exempt from the requirements of the Administrative Procedures Act (Chapter 3.5)

This HOSN will be governed by the [Calhome Final Guidelines \(2024\)](#) and the [Serna Homeownership Program Final Guidelines \(2024\)](#). Applications must be completed pursuant to the applicable Guidelines requirements. References in this HOSN to a specific section of guidelines without specifying CalHome or Serna (e.g., “Guidelines §X00”) means that the specific guideline referenced is the same in both programs.

II. **Program Requirements**

The following is provided as a summary only. Applicants should refer to the CalHome and Serna Homeownership 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 individual Program Guidelines of each Program for complete information.

Further, Applicants must achieve a minimum point score of 55 points in Base Scoring Criteria to be considered for a funding Award.

A. Eligible Sponsor/Applicant

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.

All Applicants must meet the requirements of the following sections of the relevant Program Guidelines:

1. [CalHome](#)

§200 Eligible Applicants

§400.1 Eligible Applicant (Homeownership Development Project Loan)

§401.1 Eligible Applicant (Self-Help Technical Assistance Grant Program)

§402.1 Eligible Applicant (Mortgage Assistance Grant Program)

§403.1 Eligible Applicant (Owner-Occupied Rehabilitation Grant Program)

§404.1 Eligible Applicant (Shared Housing Program)

§405.1 Eligible Applicant (ADU/JADU Program)

2. [Serna](#)

§200 Eligible Applicant

§400.1 Eligible Applicant (Homeownership Development Project Loan)

§401.1 Eligible Applicant (Self-Help Technical Assistance Grant Program)

§402.1 Eligible Applicant (Mortgage Assistance Grant Program)

§403.1 Eligible Applicant (Owner-Occupied Rehabilitation Grant Program)

§404.1 Eligible Applicant (Acquisition of Manufactured Housing Grant Program)

Please note, Applicants that were previously awarded CalHome or Serna Homeownership funds must submit all outstanding reports from the past two years to the Department by the application due date. Failure to submit the reports by the application due date will result in the Applicant being ineligible for a CalHome or Serna Homeownership Award under this HOSN (Guidelines §200(c)(1)).

Applicants may email: CalHomeReports@hcd.ca.gov for CalHome or SernaSfSGM@hcd.ca.gov for Serna Homeownership to obtain status on previous reports.

B. Eligible Use of Funds

1. The Department is making CalHome and Serna funds available for the following activities:
 - a. 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.
 - i. Homeownership Development Projects must have a minimum of five units.
 - ii. 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 the past six months. Recipients may use the median sales price, by county, posted at the [California Association of Realtors website](#). 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 ineligible to receive funds if construction work has begun or will begin prior to the application due date. Construction work includes grading, site preparation (with the exception of demolition or clearing properties), or site improvements intended for public dedication (Guidelines §201).

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

- c. 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.
- i. 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.
 - ii. 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 local 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](#). 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.
 - iii. 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.
- d. 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.
- i. 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](#). 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.

- ii. 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).
 - iii. 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).
 - iv. Recipients shall comply with the Homeowner/Homebuyer loan-to-value limits for Owner-Occupied Rehabilitation program Loans defined in Guidelines §302.
 - v. 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 10th 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 [H.S.C. §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.
2. 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.
 3. The Department is also making Serna funds available for the following activity, as set forth in Guidelines §404:
 - a. Acquisition of Manufactured Housing as part of a local Program to address and remedy the impacts of current and potential displacement of low-income farmworker families from existing labor camps, Mobilehome Parks, or other housing.
 - i. All Manufactured Homes acquired through the Program must be Owner- Occupied by a low-income Agricultural Worker Household (Guidelines§ 404.4(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, Terms, and Limits

1. Minimum and Maximum Application Amounts.
 - a. The minimum total application amount is \$1,000,000.
 - i. 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 CalHome Technical Assistance for Shared Housing Programs, in which case the minimum application amount is \$100,000).
 - ii. If an Applicant is applying for any funding target (e.g., Mobilehome or Manufactured Home assistance, rural), the minimum application amount for that funding target is also \$500,000.
 - b. 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.
 - i. 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.

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

2. Minimum and Maximum Per-Unit Funding Limits

- a. CalHome and Serna Grant Activities: For the purposes of this HOSN, 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 additional 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. CalHome 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. Serna Acquisition of Manufactured Housing

The maximum Loan or Grant amount by an Award recipient to an eligible Agricultural Worker Household will be 100 percent of the purchase price for the Manufactured Home, up to a maximum of \$150,000. The minimum Loan or Grant will be not less than \$1,000.

- b. CalHome and Serna Loan Activities: for the purposes of this HOSN, the minimum and maximum amount of funding will be:

- 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 of \$20,000 per-unit on top of the application amount requested for a Homeownership Development Project.

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

- i. CalHome and Serna Technical Assistance for Self-Help Housing Projects

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

- ii. CalHome Technical Assistance for Shared Housing Programs

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

- d. Use of both CalHome and Serna funds on the same Project or Program is permitted, subject to the following limitations:

- i. Any given Assisted Unit must only be funded from one Program, CalHome or Serna.
 - ii. Any given Assisted Unit must be assisted by funds from only one Project or Program (for example, repair of an ADU - the unit can be assisted with funds from a CalHome Owner-Occupied Rehabilitation program or a CalHome ADU/JADU program, but not both.)

- iii. Each Applicant is limited to no more than \$10 million in total HOSN *Homeownership Development Project Loans*. Note: If the Applicant is an Administrative Subcontractor for or part of a Limited Liability Company, or Limited Partnership with a Tribal Entity on one or more applications, those applications will not count against the \$10 million per-Applicant limit.
- iv. Each Applicant is limited to no more than \$5 million in total HOSN program Grants.
- v. Each Applicant is limited to no more than \$10 million in total HOSN funds (including applications for Homeownership Development Project Loans and applications for program, Grants).
- vi. The per-Applicant HOSN Award cap is not applicable beyond an individual HOSN competition – it is not a cumulative per-Applicant cap across other Department NOFA funding opportunities.
- vii. The Department will not award funding from CalHome or Serna to a Unit that previously received funding from the same program funding source. For example, the Department will not provide CalHome funding under this HOSN to Units that were awarded CalHome funding in a prior CalHome funding round.

D. Funding Targets and Geographic Distribution of Funds

1. Funding Targets

To promote equitable distribution of Program funds, to the extent eligible applications are available to fund, this HOSN shall have the following targets listed below:

- a. Mobilehome or Manufactured Home Assistance: To the extent there are eligible applications, the Department shall target \$27 million of the available \$143.1 million in CalHome funds as Awards for Mobilehome or Manufactured Home assistance. To the extent there is insufficient demand of eligible applications to make \$27 million in Awards, any remaining funds will be applied to the general pool of Applicants.
- b. Community-Based Developer: To the extent that there are eligible applications, the Department shall target 15 percent of HOSN funds (i.e., \$26.5 million) to Community-Based Developers applying for a Homeownership Development Project Loan and/or a Self-Help Technical Assistance Grant. This shall include 15 percent of the total CalHome funds available under the HOSN (i.e., \$21.5 million) and 15 percent of the total Serna funds available under the HOSN (i.e., \$5 million).

Capability points (maximum 40 points) will not be considered in the ranking of the Community-Based Developer funding target; however, the capability point category will be applicable if an application is unsuccessful in the Community-Based Developer funding target and is then ranked with the remaining unfunded applications.

2. Geographic Distribution of Funds

The HOSN shall have geographic targets of up to 46 percent of available funds for Southern California, up to 24 percent for Northern California, and up to 20 percent for rural jurisdictions. Ten percent shall not be subject to a specific geographic distribution. In its sole discretion, HCD may determine the geographic distribution targets have been met based either on individual Program funding components or on the amount of total funds awarded under this NOFA.

For the purpose of geographic distribution:

- Targets are based on the percent of Low-Income renters in California, based on the HUD-released data from the American Community Survey (ACS) for the 2017-2021 period.
- "Rural" is defined to be consistent with the definition used by the TCAC for the tax credit program. A list of Rural areas, as well as the methodology to determine Rural or non-rural status, can be found on TCAC's website or by clicking this link: <https://www.treasurer.ca.gov/ctcac/2022/rural-status.pdf>.

Northern	Non-rural areas of the following counties: Alameda, Butte, Contra Costa, El Dorado, Fresno, Kings, Madera, Marin, Merced, Monterey, Napa, Placer, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Solano, Sonoma, Stanislaus, Sutter, Tulare, Yolo, Yuba
Southern	Non-rural areas of the following counties: Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Ventura
Rural	Rural areas as defined by statute, including but not limited to the following 100 percent rural counties: Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Inyo, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Nevada, Plumas, Sierra, Siskiyou, Tehama, Trinity, Tuolumne

B. Threshold Requirements

1. Site Control: For Homeownership Development Project Loans, Recipients shall

comply with the Site Control requirements listed in Guidelines §400.3

2. Minimum Point Score: Applicants must achieve a minimum point score of 55 points in the Base Evaluation Criteria in Section IV of this HOSN to be considered for a funding Award.
3. Other Threshold Requirements: A Project is not eligible for an Award unless it meets all the threshold requirements of the relevant Program (CalHome or Serna). Please review the individual Program Guidelines for each Program 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 and Serna.

a. CalHome and Serna Guidelines Section §208 Threshold Requirements

The following are highlights of CalHome and Serna threshold requirements:

- i. A Local Public Entity that is not a Tribal Entity shall only be eligible to apply for an Award of program funds for a Local Program or project located within its jurisdictional boundaries. 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.
- ii. A Nonprofit Corporation or 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 Nonprofit Corporation or Tribally Designated Housing Entity has an existing 523 Self-Help Technical Assistance Grant Agreement with the United States Department of Agriculture (USDA).

b. Serna Guidelines §208: Threshold Requirements

All Serna threshold requirements shall be satisfied. The following are highlights of Serna threshold requirements:

- i. All Unis assisted with program funds must serve Lower-Income Agricultural Households.

C. Rating and Ranking

1. All applications will be evaluated on the Base Evaluation Criteria included in Section IV(A) of this HOSN. Applications for Serna funding will also be scored on the additional Serna Criteria included in Section IV(B). All applications meeting the threshold requirements of the applicable Program and achieving a minimum point score of 55 points in Base Evaluation Criteria will be considered for funding pursuant to the process described below:

- a. CalHome and Serna applications will be ranked separately since the additional evaluation criteria used for Serna applications means those applications have a higher possible maximum score.
- b. Funding targets will be applied in the following order: 1) Community-Based Developers, 2) Mobilehome or Manufactured Home assistance and finally 3) geographic. All applications awarded under the Mobilehome or Manufactured Home assistance will also count towards meeting the applicable regional targets. If a concentration of Awards in any geographic area would make it impossible for the Department to meet the geographic funding targets established in this HOSN, the Department may skip to lower-scoring applications in other geographic areas.
 - i. Applications that include some activities that are eligible for a funding target and some that are not eligible for a funding target, or include activities in multiple geographic regions, will be separated out into multiple applications for the purposes of rating and ranking. For example, if an Applicant applies for \$1 million for Owner- Occupied Rehabilitation funds targeted to Mobilehome or Manufactured Home assistance and \$2 million for Owner-Occupied Rehabilitation funds not targeted to Mobilehome or Manufactured Home assistance, the \$1 million request will be scored separately from the \$2 million request and only the \$1 million request will be considered in the Mobilehome or Manufactured Home assistance funding target.

Similarly, if an Applicant applies for \$500,000 in Mortgage Assistance program funds to be used in rural areas and \$2.5 million in Mortgage Assistance program funds to be used in non-rural areas in Southern California, the \$500,000 request will be scored separately from the \$2.5 million request. As such, it is possible that only the part of a given application that is eligible as part of a funding target or is in an undersubscribed geographic area will be awarded funds if the remainder of the application does not score high enough in the general ranking. Funding targets will only be awarded to the extent that eligible applications (those meeting all threshold requirements including minimum point score) exist. If the Department receives fewer eligible applications than funding available, any unawarded funds within the funding targets may be used to fund remaining eligible applications based on ranked score.

- ii. CalHome funding targets for Community-Based Developers, and Mobilehome or Manufactured Home assistance: Beginning with the top-ranked CalHome applications (according to the Base Evaluation Criteria, including tiebreakers as applicable) eligible for the funding target, the highest scoring applications will be “fully funded” (provided all applicable threshold, minimum point score, and other eligibility criteria are met).

“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 Homeownership HOSN. Applicants that are eligible can compete in multiple funding targets if unsuccessful in one due to oversubscription. CalHome applications funded through the Community- Based Developer and Mobilehome or Manufactured Home assistance funding target are accounted for in the geographic percentage targets.

iii. Serna funding target for Community-Based Developers will begin with the top-ranked Serna applications (according to the Base Evaluation Criteria, including tiebreakers as applicable) eligible for the Community-Based Developers funding target, the highest scoring applications will be “fully funded” (provided all applicable threshold, minimum point score, and other eligibility criteria are met). “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 Homeownership HOSN. Serna applications funded through the Community-Based Developer funding target are accounted for in the geographic percentage targets.

Once all funding targets are met to the extent possible, the highest-ranking remaining Serna applications will be fully funded until Serna funds are exhausted. However, if a concentration of Serna Awards in any geographic area would make it impossible for the Department to meet the geographic funding targets established in this HOSN, the Department may skip to lower-scoring Serna applications in other geographic areas.

iv. If the last-ranked Serna application requests more Serna funds than remain, that Project will, conditioned upon the availability of additional funding, receive an augmentation of Serna funds, and be fully funded.

v. Finally, the highest-ranking CalHome applications will be fully funded until CalHome funds are exhausted. However, if a concentration of CalHome Awards in any geographic area would make it impossible for the Department to meet the geographic funding targets established in this HOSN, the Department may skip to lower-scoring CalHome applications in other geographic areas.

vi. If the last-ranked CalHome application requests more CalHome funds than remain, that Project will, conditioned upon the availability of additional funding, receive an augmentation of CalHome funds and be fully funded.

D. Negative Points and Disencumbrance of Awards

1. The Department's Negative Points Policy ([Administrative Notice Number 2022-01](#)), published on the Department's website, is hereby incorporated by this reference to the HOSN 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.
2. Funds awarded under this HOSN 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 HOSN application and required supporting documentation including for Applicants seeking funding under the Community-Based Developer target, can be found on the Department's [Homeownership Super NOFA \(HOSN\) website](#). Please name each supporting document with the name of the document. For example, when uploading a CalHome Loan Servicing Plan, name the document "CalHome Loan Servicing Plan." The application instructions and submittal portal will be available beginning December 13, 2024.

Applicants must upload and submit all application materials to the application portal no later than 4:00 p.m. Pacific Time on Thursday, March 13, 2025. Applications that do not meet the filing deadline will not be eligible for funding. 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 recorded webinar application workshop for the Homeownership HOSN. Please go to the [Homeownership Super NOFA \(HOSN\) 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.

IV. Evaluation Criteria

A. Base Criteria

Each CalHome and Serna application considered for funding shall be rated using the following criteria and maximum possible rating points:

Criteria	Maximum Points
Capability to operate the proposed program, administer and conduct the Self-Help Technical Assistance Project, or develop the type of Homeownership Project proposed in the application	
<p>Number of units or projects assisted within the last four years:</p> <ul style="list-style-type: none"> For Mortgage Assistance, Owner-Occupied Rehabilitation, CalHome ADU/JADU, and Serna Acquisition of Manufactured Housing Programs: <ul style="list-style-type: none"> 2 – 5 units ~ 20 points 6 – 10 units ~ 30 points 11 or more units ~ 40 points For Technical Assistance for Self-Help Housing Projects: <ul style="list-style-type: none"> 2 – 10 units ~ 20 points 11 – 20 units ~ 30 points 21 or more units ~ 40 points For CalHome Technical Assistance for Shared Housing Programs: <ul style="list-style-type: none"> 2 units ~ 20 points 3 – 4 units ~ 30 points 5 or more units ~ 40 points For Homeownership Development Project Loans: <ul style="list-style-type: none"> 2 projects ~ 20 points 3 – 4 projects ~ 30 points 5 or more projects ~ 40 points 	40

Community Need in a geographic area for the proposed Local Program or project will be based on the following factors:	
<p>For Mortgage Assistance Programs, Technical Assistance for Self-Help Housing Projects, CalHome Technical Assistance for Shared Housing Programs, CalHome ADU/JADU Programs, Serna Acquisition of Manufactured Housing Programs, and Homeownership Development Project Loans:</p> <ul style="list-style-type: none"> Housing affordability in the geographic area: The ratio of the current median sales price of a single-family home to the AMI for a four-person Household in the county in which the program or project is located. The current median sales price is the most recent available from the California Association of Realtors as of the NOFA date, and the AMI is updated on an annual basis by the Department; Percent of renter Households that are low income: The percent of Households in renter-occupied housing with incomes below 80 percent of AMI, as reported in the most recent HUD Comprehensive Housing Affordability Strategy U.S. Census Bureau American Community Survey (HUD CHAS) data; Percent of renter Households occupying overcrowded housing: The percent of renter-occupied housing units with more than 1.5 occupants per room, as reported in the most recent HUD CHAS data; and Rental vacancy rate: The percent of rental housing units that are currently vacant, as reported in the most recent HUD CHAS data. <p>For Owner-Occupied Rehabilitation Programs:</p> <ul style="list-style-type: none"> Percent of homeowner Households that are in poverty: The percent of families in Owner-Occupied housing with incomes below the federal poverty line, as reported in the most recent American Community Survey (ACS) data; and Percent of homeowner Households that are low income: The percent of Households in Owner-Occupied housing with incomes below 80 percent of AMI, as reported in the most recent HUD CHAS data. 	15
Feasibility in a geographic area for the proposed Local Program or project will be based on the following factors:	
For Mortgage Assistance Programs:	15

<ul style="list-style-type: none"> • Affordability of Homeownership relative to renting: The ratio of median Monthly Housing Costs for Owner- Occupied housing units with a Mortgage to median Monthly Housing Costs for renter-occupied housing units, as reported in the most recent ACS data; • Availability of homes for sale relative to the proposed lending activity: The ratio of the following: <ul style="list-style-type: none"> ○ The number of home sales in the most recent previous 12-month period for which data is available priced below the current median sales price of a single-family home in the county in which the program is located; ○ The number of Loans that the Applicant expects to provide in the program. <p>For Owner-Occupied Rehabilitation Programs and CalHome ADU/JADU Programs:</p> <ul style="list-style-type: none"> • Age of the housing stock: The percent of Owner- Occupied housing units over 30 years old, as reported in the most recent ACS data; and • Percent of homeowner Households occupying overcrowded housing: The percent of Owner-Occupied housing units with more than 1.5 occupants per room, as reported in the most recent HUD CHAS data. <p>For CalHome Technical Assistance for Shared Housing Programs:</p> <ul style="list-style-type: none"> • Incidence of severe cost burden for low-income renters: The percent of Households in renter-occupied housing units spending 50 percent or more of income on housing expenses, as reported in the most recent HUD CHAS data; and • Rental vacancy rate: The percent of rental housing units that are currently vacant, as reported in the most recent HUD CHAS data <p>For Serna Acquisition of Manufactured Housing Programs:</p> <ul style="list-style-type: none"> • All applications for this activity will receive 10 points for feasibility because the likelihood that they will acquire Manufactured Homes is absolute. • Applicants who can demonstrate that they have site control over land zoned appropriately on which to place all of the acquired Manufactured Homes for which they are applying for funding will receive the full 15 points. <p>For Technical Assistance for Self-Help Housing Programs, Homeownership Development Project Loans, Mortgage Assistance</p>	
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<p>Programs for housing newly constructed by the Applicant using funds other than CalHome or Serna funds for sale to first-time homebuyers, and Mortgage Assistance Programs for housing newly acquired and substantially rehabilitated by the Applicant using funds other than CalHome or Serna funds for sale to first-time homebuyers:</p> <ul style="list-style-type: none"> • These programs and projects receive full points for feasibility. Since these programs and projects create new affordable housing units, the likelihood that they will successfully and feasibly provide affordable homes to low-income households is absolute. 	
Contributes to Community Revitalization	
<p>A Program or Project receive points if all Units to be assisted with Program funds are, or will be, located within at least one of the following:</p> <ul style="list-style-type: none"> ▪Federal Promise Zone, ▪Choice Neighborhood Initiative Area, ▪Opportunity Zone, ▪Federally designated Justice40 Initiative disadvantaged community ▪High- or Highest-Resource Area on TCAC Opportunity Area Map 	10
Volunteer Labor, Self-Help Labor, or Youth Construction Skills Training	
<p>Applicants applying for Homeownership Development Project Loans or Self-Help Technical Assistance Homeownership Projects, or a Mortgage Assistance Program for housing newly constructed by the Applicant using funds other than CalHome or Serna funds, or for housing newly acquired and substantially rehabilitated by the Applicant using funds other than CalHome, or Serna funds for sale to first-time homebuyers, will receive 5 points if:</p> <ul style="list-style-type: none"> • The Applicant utilizes Volunteer Labor or Self-Help Construction labor, where a minimum of five hundred (500) hours of on-site construction labor per assisted unit is provided; or • The Applicant utilizes labor provided by youth participating in a construction skills training program, where a minimum of five hundred (500) hours of on-site construction labor per assisted unit is provided. The five hundred (500) hours of construction training labor shall be provided by the 16- to 24-year-old program participants. 	5
Increases Affordable Housing Supply	

<p>Applicants applying for any of the following activities will receive 3 points for supporting the state policy goal of increasing the supply of affordable housing:</p> <ul style="list-style-type: none"> • Homeownership Development Project Loans • Mortgage Assistance Programs for housing newly constructed by the Applicant using funds other than CalHome or Serna funds, or for housing newly acquired and substantially rehabilitated by the Applicant using funds other than CalHome or Serna funds for sale to first-time homebuyers • Self-Help Technical Assistance Homeownership Projects • CalHome ADU/JADU Programs • Serna Acquisition of Manufactured Housing Programs. <p>An additional two points will be awarded to applications receiving 3 points as outlined above where the Applicant can demonstrate the new development will be located on an infill site as defined in Health and Safety Code Section 53559(d)(3)(B). Applicants must provide a detailed map, including cross streets, showing exactly where the infill site is located.</p>	5
Number of Prospective Households Served	
<p>For all activities, the score shall be:</p> <ul style="list-style-type: none"> ▪ 1-10 prospective households ~ <i>1 point</i> ▪ 11-14 prospective households ~ <i>2 points</i> ▪ 15-19 prospective households ~ <i>3 points</i> ▪ 20-24 prospective households ~ <i>4 points</i> ▪ 25 or more prospective households ~ <i>5 points</i> <p>For Technical Assistance for Self-Help Housing Programs, Homeownership Development Project Loans, Mortgage Assistance Programs for housing newly constructed by the Applicant using funds other than CalHome or Serna funds for sale to first-time homebuyers, and Mortgage Assistance Programs for housing newly acquired and substantially rehabilitated by the Applicant using funds other than CalHome or Serna funds for sale to first-time homebuyers:</p> <ul style="list-style-type: none"> • The number of prospective households served will be equal to the number of housing units assisted. <p>For Mortgage Assistance Programs, Owner-Occupied Rehabilitation Programs, CalHome ADU/JADU Programs, and Serna Acquisition of Manufactured Housing Programs:</p> <ul style="list-style-type: none"> • The number of prospective households served will be equal 	5

to the total program funds requested (not including Homebuyer Education funds or administrative costs) divided by the maximum allowable loan amount for the activity. There is no way to know in advance how large of a loan each assisted household will need; assuming the maximum allowable loan amount allows for a fair comparison.	
For CalHome Technical Assistance for Shared Housing Programs: <ul style="list-style-type: none"> The number of prospective households served will be equal to the total program funds requested divided by \$3,000. 	
Prohousing Designation	
Points will be awarded to Projects or Programs that are located in jurisdictions that have received a Prohousing Designation or that have applied for a Prohousing Designation by the application due date and are certified by the Department within 45 days after the application due date.	5
Maximum Total Points	100

B. Serna Specific Criteria

Applications for Serna funding will also be evaluated on the following additional factors:

Serna Program Criteria	Maximum Points
Farmworker Need	
Points will be awarded based on the number of Office of Migrant Services (OMS) Migrant Family Housing Centers in the geographic area for the proposed Local Program or project, as identified in the Department's OMS Program Directory: <ul style="list-style-type: none"> 1 OMS Center ~ 10 points 2 OMS Centers ~ 20 points 3 or more OMS Centers ~ 30 points 	30

C. Tiebreaker

In the event of tied point scores, the following tiebreakers shall be used to determine the ranking, in the order listed:

1. The Community Need point score
2. The Capability point score
3. The Feasibility point score
4. The total number units to be assisted
5. The award amount requested most closely matches remaining funds available and fully expends available funds. The Applicant may receive a partial award.
6. Applicant has not received a CalHome or Serna Homeownership award in the

past three years

V. Appeals

A. Basis of Appeals

1. 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).
2. 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.
3. No Applicant shall have the right to appeal a decision of HCD relating to another Applicant's application (e.g., eligibility, award).
4. Any request to appeal HCD's decision regarding an application shall be reviewed for compliance with the Guidelines and this HOSN. 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.
5. The appeal process provided herein applies solely to the decision of the Department made pursuant to this HOSN.

B. Appeal Process and Deadlines

1. 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.

2. 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.

C. Decision

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 final, binding, and conclusive, and shall constitute the final action of HCD.

VI. Award Announcements and Contracts

A. Award Announcements

The Department will announce program awards on the [Homeownership Super NOFA \(HOSN\) 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).

VII. 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:

- i. Guidelines §204 Local Program/Project Administration
- ii. Guidelines §209 State and Federal Laws, Rules, Guidelines and Regulations

iii. Guidelines §400.7 Homeownership Development Project Requirements

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

A. Shared Parking

Applicants for 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)). Applicants shall submit the examination of the feasibility of shared parking at the time of application. 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.

B. Other Terms and Conditions

1. Right to Modify or Suspend

The Department reserves the right, at its sole discretion, to suspend, amend, or modify the provisions of this HOSN 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 \(HOSN\) website](#). Please be sure and subscribe to the [Homeownership email list](#).

2. 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 HOSN and the Guidelines, state law, federal law, applicable 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 HOSN.