

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**Division State Financial Assistance**

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August 6, 2021

MEMORANDUM FOR: Potential Applicants

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

SUBJECT: **CalHome Program - Disaster Assistance
2021 Notice of Funding Availability**

The California Department of Housing and Community Development (HCD) is pleased to announce the availability of approximately \$41 million in CalHome program Disaster Assistance funds.

Of this amount, approximately \$14 million will be available for counties impacted by the 2020 Federal Disaster Declarations and approximately \$27 million will be available to those six counties with unclaimed funds for the 2017 and 2018 Federal Disaster Declarations as originally released in the [2019 CalHome Disaster Assistance Notice of Funding Availability](#).

The following are eligible activities within the CalHome program:

- First-Time Homebuyer Mortgage Assistance
- Owner-Occupied Rehabilitation Assistance
- Accessory Dwelling Units (ADU) or Junior Accessory Dwelling Units (JADU) Assistance
- Technical Assistance for Self-Help Housing Projects
- Technical Assistance for Shared Housing Programs
- Homeownership Development Project Loans

CalHome Disaster Assistance funds will be awarded to local jurisdictions, including tribal entities) and nonprofit organizations in counties impacted by 2017, 2018, and 2020 disasters included in six Federal Disaster Declarations. Only Northern California and Southern California counties eligible to receive housing assistance through the Federal Emergency Management Agency (FEMA) Individual Assistance Program pursuant to: [Federal Disaster Declaration DR-4344](#); [Federal Disaster Declaration DR-4353](#); [Federal Disaster Declaration DR-4382](#); [Federal Disaster Declaration DR-4407](#); [Federal Disaster Declaration DR-4558](#); and [Federal Disaster DR-4569](#) are eligible to receive these CalHome program funds. A list of eligible counties is included on page two of the Notice of Funding Availability (NOFA).

For the purposes of this NOFA, HCD is setting the maximum Loan limit to \$100,000 per unit for First-Time Homebuyer Mortgage Assistance, ADU/JADU assistance, and Homeownership Development Project Loans and to \$200,000 for Owner-Occupied Rehabilitation Assistance to support rebuilding these communities. The CalHome program Disaster Assistance 2021 NOFA Applicant may additionally apply for Technical Assistance of up to \$15,000 per unit on top of the application amount requested for Homeownership Development Project Loans. If applying for only Technical Assistance for a Shared Housing Program, the maximum application amount is \$300,000. Loan limits are subject to change in future NOFAs.

Application Submittal

Application materials must be submitted electronically through HCD's website. Applicants must upload all application materials to HCD's website no later than **5:00 p.m. Pacific Daylight Time on October 28, 2021**.

Requirements for uploading the Application Workbook and required supporting documentation, including naming conventions, are described in the application instructions available at <https://www.hcd.ca.gov/grants-funding/active-no-funding/calhome.shtml>.

The application submittal portal will be available beginning October 7, 2021. HCD no longer requires a hardcopy submittal of the Application Workbooks or supplemental documentation.

Any funds remaining unapplied for after the close of the application submittal period on October 28, 2021, at 5:00 p.m. Pacific Daylight Time will be designated to a future General CalHome program NOFA without regard to county allocations.

NOFA and Application Webinar

HCD will host a webinar, which will be recorded and posted on the CalHome program webpage. For the date and time, please go to HCD's website at <http://www.hcd.ca.gov/grants-funding/active-no-funding/calhome.shtml>. Please contact CalHome@hcd.ca.gov for registration.

To receive information on workshops and other updates, please subscribe to the CalHome listserv. [<http://www.hcd.ca.gov/grants-funding/active-no-funding/calhome.shtml>].

If you have any questions, please contact Mauro Lara, CalHome Program Manager, at (916) 263-1168 or CalHome@hcd.ca.gov.

Attachment

CALHOME PROGRAM DISASTER ASSISTANCE 2021 Notice of Funding Availability

Eligible Counties impacted by the 2017, 2018, and 2020 disasters listed below:

[Federal Disaster Declaration DR-4344](#)

[Federal Disaster Declaration DR-4353](#)

[Federal Disaster Declaration DR-4382](#)

[Federal Disaster Declaration DR-4407](#)

[Federal Disaster Declaration DR-4558](#)

[Federal Disaster Declaration DR-4569](#)



**Gavin Newsom, Governor
State of California**

**Lourdes M. Castro Ramírez, Secretary
Business, Consumer Services and Housing Agency**

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

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August 6, 2021

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**CALHOME PROGRAM DISASTER ASSISTANCE
2021 NOTICE OF FUNDING AVAILABILITY**

I. Overview

A. Notice of Funding Availability

The California Department of Housing and Community Development (HCD) is pleased to announce the 2021 CalHome program Disaster Assistance Notice of Funding Availability (NOFA). HCD is making approximately \$41 million in Proposition 1 funding available to assist the counties impacted by 2017, 2018, and 2020 disasters. This amount includes \$27 million in previously unawarded funds from the [November 1, 2019 \(Round 2\) NOFA](#) and an additional \$14 million in Proposition 1 funding.

Pursuant to the Housing and Emergency Shelter Trust Fund Act of 2002 and 2006 (commencing with Health & Safety Code (HSC), sections (§§) 53500 and 53540, respectively) and the State General Obligation Bond Law (commencing with Government Code (GC) § 16720), Recipients shall ensure that expenditures are limited to those costs associated with the acquisition, Rehabilitation, or construction of capital assets, as defined in GC § 16727.

In the immediate aftermath of the wildfires, high winds, flooding, mudflows, and debris flows, FEMA issued six major disaster declarations:

- [Federal Disaster Declaration DR-4344](#) (FEMA-4344-DR-CA)
- [Federal Disaster Declaration DR-4353](#) (FEMA-4353-DR-CA)
- [Federal Disaster Declaration DR-4382](#) (FEMA-4382-DR-CA)
- [Federal Disaster Declaration DR-4407](#) (FEMA-4407-DR-CA)
- [Federal Disaster Declaration DR-4558](#) (FEMA-4558-DR-CA)
- [Federal Disaster Declaration DR-4569](#) (FEMA-4569-DR-CA)

These major disaster declarations are applicable to the following counties (counties designated with an * have unclaimed funds from 2017 and 2018):

Butte	*Mendocino	*San Diego	Solano
Fresno	Monterey	San Mateo	*Sonoma
Glenn	*Napa	Santa Clara	Stanislaus
*Lake	Nevada	Santa Cruz	Trinity
Lassen	Plumas	Shasta	Tulare
Los Angeles	Riverside	Sierra	Yolo
Madera	San Bernardino	Siskiyou	Yuba

HCD is issuing this NOFA in response to these specific declarations and has allocated the funds available based on the percentage of structures destroyed within each county (Table 3; Data provided by the California Office of Emergency Services and the California Department of Forestry and Fire Protection as of December 17, 2020.) Any funds remaining unapplied for after the close of the application submittal period will be designated to a future General CalHome program NOFA without regard to county allocations. Additionally, any funds timely applied for but not ultimately awarded shall likewise be designated to a future General CalHome

program NOFA without regard to county allocations or any other specifics of this NOFA.

NOFA release	August 6, 2021
Application due date	October 28, 2021, 5:00 p.m. Pacific Daylight Time.
Award announcements	February 2022

B. Program summary

This NOFA is subject to the requirements of the CalHome program established and authorized by [Chapter 6, \(commencing with § 50650\) of Part 2 of Division 31 of the Health and Safety Code](#) (Statute). The purpose of the CalHome program is to support existing Homeownership programs for Low- and Very Low-Income Households, and thereby increase Homeownership, encourage neighborhood revitalization and sustainable development, and maximize use of existing homes. Additionally, CalHome funds may assist in the repair and replacement of housing impacted by a disaster for Households at or below moderate income.

Senate Bill 3 (Chapter 365, Statutes of 2017) adopted by voters on November 6, 2018 (Proposition 1), provides additional funding and authority to use Guidelines for the CalHome program. HSC § 54014 gave HCD authority to implement Proposition 1 funds through guidelines, which would be exempt from the requirements of the Administrative Procedures Act (APA) (Chapter 3.5 (commencing with § 11340) of Part 1 of Division 3 of Title 2 of the GC). Pursuant to HSC § 54014, HCD adopted guidelines dated November 27, 2019 (Guidelines). Accordingly, applications need to be completed pursuant to the requirements stated in the Guidelines.

In addition, Assembly Bill 101 (AB 101) (Chapter 159, Statutes of 2019) allowed the CalHome program to serve Households that are victims of a disaster up to 120 percent of Area Median Income (AMI). AB 101 also allowed the CalHome program to fund the construction, repair, reconstruction, or Rehabilitation of Accessory Dwelling Units (ADUs) or Junior Accessory Dwelling Units (JADUs). Finally, under HSC § 50650.3(h), HCD may administer the changes made by AB 101 through APA-exempt guidelines. These changes are reflected in § II. B., Eligible activities, and II. E., Eligible uses of funds.

II. Program requirements

The following is provided as a summary and is not to be considered a complete representation of the entirety of the eligibility, threshold, and other requirements or terms and conditions of the CalHome program. References should be made to all applicable Statutes, Regulations, and Guidelines, which shall control over this NOFA, previous NOFAs, and any other documents.

The 2021 NOFA includes Area Median Income targets requiring awarded entities to monitor and report on the income levels of subrecipients. Awardees shall grant or loan 50 percent of awarded funds for households of up to 80 percent AMI levels, and 50 percent of awarded funds for households greater than 80 percent AMI up to

120 percent AMI levels. Awardees are to prioritize awards to the greatest extent possible to achieve these targets. Awardees shall report on the outcomes of area median income ranges assisted to the Department. All applicants shall include how they intend to achieve these targets in their narrative section of the CalHome application.

A. Eligible Applicants

Table 1 –Eligibility Requirements

	Local Jurisdiction	Nonprofit Corporation	Tribal Entity
Geographic Eligibility	<p>Limited to the following local governments or entities as described below and serving the following areas:</p> <p>Butte, Fresno, Glenn, Lake, Lassen, Los Angeles, Madera, Mendocino, Monterey, Napa, Nevada, Plumas, Riverside, San Bernardino, San Diego, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Trinity, Tulare, Yolo, and Yuba Counties.</p>		
	<ul style="list-style-type: none"> • A locality shall only be eligible to apply for an award of CalHome funds for a Local Program or project located within jurisdictional boundaries. • A Local Public Agency may hire nonprofit and for-profit consultants located and/or registered within or outside its jurisdictional boundaries, including other counties within the state. Out-of-county consultants shall meet the same requirements as in-county consultants. Local Public Agencies may establish a consortium (provided there is a Memorandum of Understanding between the parties) with a single administrator. One Local Public Agency shall apply on behalf of other entities in a consortium and may serve all jurisdictions. (Guidelines Section 7717, subd. (a)(1)). 	<ul style="list-style-type: none"> • A Nonprofit Corporation shall only be eligible to apply for an award of CalHome funds for a program or project within a county in which it has developed a project or operated a housing program during the past two years or if the Nonprofit Corporation has an existing 523 Self-Help Technical Assistance Grant Agreement with the United States Department of Agriculture (Guidelines § 7717 (a)(2)). 	<ul style="list-style-type: none"> • Tribal Entity means a Tribe, or a tribally designate housing entity. • Tribe means a federally recognized California Indian Tribe that meets the definition of the Indian Tribe under Section 4103 of Title 25 of the United State Code.

Required Experience Thresholds per Activity	
Mortgage Assistance Experience	Applicants or their Administrative Subcontractors shall have successfully administered a homebuyer program for a <u>minimum of two years within the four years</u> immediately preceding the application (Guidelines § 7728).
Owner-Occupied Rehabilitation Experience	Applicants or their Administrative Subcontractors shall have successfully administered a local Owner-Occupied Rehabilitation Program for a <u>minimum of two years within the four years</u> immediately preceding the application (Guidelines § 7732).
Technical Assistance for Self-Help Housing Projects Experience	Applicants shall have: (i) met the criteria of “Eligible Sponsor”, and (ii) successfully completed a <u>minimum of two self-help, new construction projects within the four years</u> immediately preceding the application (Guidelines § 7736).
Technical Assistance for Shared Housing Program Experience	Applicants or their Administrative Subcontractors shall have successfully administered a Shared Housing program for renters or homeowners for a <u>minimum of two years</u> immediately preceding the application. (Guidelines § 7739).
Homeownership Development Project Experience	Applicants shall have successfully developed a <u>minimum of two similar projects within the last four years</u> and the Applicant shall have staff that will be committed to the proposed project that possess the knowledge, skills, and ability to perform the tasks required in a Homeownership Development Project (Guidelines § 7746).

Additionally, Applicants shall also demonstrate the requirements outlined below, as applicable (Guidelines § 7717 (b)):

1. Local Public Agency Applicants must demonstrate:
 - a. Sufficient organizational stability and capacity to administer the Local Programs and/or projects and carry out the activities for which it is requesting funds. This requirement may be satisfied through documents such as organizational charts, resumes, statements of qualifications, or other documentation, as specified in the application. If applicable, the Applicant shall also provide a Loan servicing plan.
 - b. Sufficient organizational stability by demonstrating that the Applicant has operated as a housing developer or housing program administrator for a minimum of two years prior to the date of application. A Local Public Agency may subcontract with an Administrative Subcontractor to qualify toward the organizational stability and experience requirement.

2. Nonprofit Corporation Applicants must demonstrate:
 - a. Sufficient organizational stability and capacity to administer the Local Programs and/or projects and carry out the activities for which it is requesting funds. This requirement may be satisfied through documents such as organizational charts, resumes, statements of qualifications, or other documentation, as specified in the application. If applicable, the Applicant shall also provide a Loan servicing plan.
 - b. That it has operated as a housing developer or housing program administrator for a minimum of two years prior to the date of application.
 - c. Proof that the Applicant is a corporation whose exempt purpose for the two years prior to the date of application included the activity for which it is applying.
 - d. Proof that the Applicant is financially stable. Financial stability may be demonstrated through audited financial statements, or other documentation submitted with the application for funding.
3. Federally Recognized and Special Government Entities: An Applicant that is any of the following and which, to the extent allowed under applicable law, satisfies the threshold program requirements set forth in clause 1 immediately preceding or elsewhere in this NOFA, as applicable:
 - a. It meets the definition of Indian tribe under Section 4103 of Title 25 of the United State Code (means any Indian tribe, band, nation, or other organized group or community of Indians that is recognized as eligible for the special programs and services provided by the United States to Indians because of their status as Indians pursuant to the United States Code (USC), Indian Self-Determination and Education Assistance Act (25 USC 450 et seq.). 25 USC 4103(13)(B);
 - b. If not a federally recognized tribe, either
 - i. It is listed in the Bureau of Indian Affairs Office of Federal Acknowledgement petitioner list pursuant to Section 82.1 of Title 25 of the Code of Federal Regulations (CFR). (Office of Federal Acknowledgment (OFA) | Indian Affairs (bia.gov))
 - ii. It is an Indian tribe located in California that is on the contact list maintained by the Native American Heritage Commission for the purposes of consultation pursuant to GC § 65352.3.
4. All Applicants that were previously awarded CalHome Grants – disaster or general program funds - shall submit all outstanding reports from the past two years to HCD 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 § 7717 (c)). Applicants may email: CalHomeReports@hcd.ca.gov to obtain status on previous reports.

B. Eligible activities

HCD is making CalHome funds available as Grants to eligible local jurisdictions and Nonprofit Corporations (including tribal entities) for the following activities:

1. First-Time Homebuyer Mortgage Assistance (Guidelines § 7728)
 - a. Gap Loans to Eligible Households affected by a disaster at or below 120 percent of AMI, who were:
 - i. Former First-Time Homebuyer owners of a dwelling unit whose structure is not in compliance with building codes due to 2017, 2018, and 2020 disasters and where the dwelling unit cannot be brought into compliance with such codes for less than the cost of constructing a permanent structure, or
 - ii. Formerly renters physically or economically displaced by 2017, 2018, and/or 2020 disasters, in order assist them in purchasing newly constructed and existing homes and become First-Time Homebuyer owner-occupants in affected counties (homes must be ready for occupancy).
 2. Gap Loans to Eligible Households, as defined in Guidelines § 7716(r)(1), at or below 120 percent of AMI, which were displaced by a disaster, as that term is defined in GC § 8680.3 and are in need of Mortgage Assistance to purchase newly constructed homes that are:
 - i. Ready for occupancy; and
 - ii. Located in counties where the Governor has proclaimed a state of emergency, pursuant to GC § 8625, the federal government has made a special appropriation of federal emergency supplemental assistance, or the President of the United States has made a declaration of a disaster.

Up to 25 percent of the HCD award may be used to benefit Households at or below 80 percent of AMI that do not meet the listed eligibility criteria for disaster affectedness.
2. Owner-Occupied Rehabilitation Assistance (Guidelines § 7732)
 - a. Gap Loans to Eligible Households, as defined in Guidelines § 7716(r), which are at or below 120 percent AMI. Manufactured Housing is also eligible, including replacement of a manufactured home, whether located in a Mobilehome Park or elsewhere (Guidelines §§ 7716(s) and 7733(e)).

- b. For gap Loans to Eligible Households, as defined in Guidelines § 7716 (r)(2), which are:
 - i. At or below moderate income; and
 - ii. Owner-occupied and which dwelling units were damaged or destroyed by a disaster, as that term is defined in GC § 8680.3. Such dwelling units must be in counties where the Governor has proclaimed a state of emergency, pursuant to GC § 8625, the federal government has made a special appropriation of federal emergency supplemental assistance, or the President of the United States has declared a disaster
- c. For gap Loans to owners of a dwelling unit out of compliance with building codes because of a disaster, as that term is defined in GC § 8680.3, which can be brought into compliance for less than the cost of constructing a permanent structure:
 - i. Such dwelling units must be in counties where the Governor has proclaimed a state of emergency, pursuant to GC § 8625, or the federal government has made a special appropriation of federal emergency supplemental assistance, or the President of the United States has declared a disaster.
- 3. Technical Assistance for Self-Help Housing Projects (commencing with Guidelines § 7736) in which the Applicant will be directly providing the services required in Guidelines § 7738. Homebuyer Education (Guidelines § 7729(b)) will be reimbursed in the form of a Grant from HCD to the Recipient in an amount not to exceed \$250 per assisted unit.
- 4. Technical Assistance for Shared Housing Programs (commencing with Guidelines § 7739) to operators of Shared Housing Programs who will directly provide match services where the providers are homeowners who occupy their homes as their principal place of residence.
- 5. ADU/JADU Programs (commencing with Guidelines §7742) for Loans for ADU/JADU construction, reconstruction, repair, or Rehabilitation to Households at or below 80 percent of AMI (in compliance with HSC § 50052.5(b), or at or below 120 percent of AMI for Households who were victims of a disaster (in compliance with HSC § 50650.3(a)). CalHome funds, for the purposes of this activity, can only be used as gap financing.
- 6. Homeownership Project Development Project Loans (commencing with Guidelines § 7746) for conditional awards of development Loans to the Applicants to be used for land acquisition, Predevelopment Costs, and on-site improvements. Proposed projects are ineligible to receive CalHome funds if construction work has begun or will begin prior to the date HCD executes the Standard Agreement with the Recipient and all conditions have been satisfied. Construction work includes grading, site preparation (with the exception of demolition or clearing properties) or site improvements intended for public dedication.

CalHome funds, for the purpose of this activity, can only be used as gap financing (Guidelines § 7746).

Eligible homebuyers include any Households at or below 80 percent of AMI or Households between 80 and 120 percent of AMI, as applicable who were either:

- a. Former renters physically or economically displaced by 2017, 2018, and/or 2020 disasters in order to assist them in purchasing newly constructed and existing homes and become owner-occupants in affected counties (homes must be ready for occupancy); or
- b. Former first time homebuyer owners of a dwelling unit whose structure is not in compliance with the building codes due to 2017, 2018, and/or 2020 disasters and cannot be brought into compliance with such codes for less than the cost of constructing a permanent structure; or
- c. First time home buyer Owner-occupants of a dwelling unit whose structure was damaged or destroyed due to 2017, 2018, and/or 2020 disasters.

C. Compliance requirements

1. First-Time Homebuyer Mortgage Assistance funded pursuant to this NOFA must meet the following requirements:
 - a. Recipients shall comply with the Local Program administration requirements listed in Guidelines § 7730.
 - b. Recipients shall comply with the underwriting requirements listed in Guidelines § 7731 and all other program requirements. For appraised value limits pursuant to Guidelines § 7731(b)(3), Recipients may use the most recent median sales price, by county, posted at the California Association of Realtors website at <https://www.car.org/en/marketdata/data/countysalesactivity>. If prices have significantly changed, Recipients may request HCD approval to use different limits based on a local calculation of median values.
2. Owner-Occupied Rehabilitation Assistance (including repair, full reconstruction, or the addition of an ADU or JADU) funded pursuant to this NOFA must meet the following requirements:
 - a. All assisted units shall have After-Rehabilitation (reconstruction) Values at or below the current local median sales price of a single-family home. Recipients may use the most recent median sales price, by county, posted at the California Association of Realtors website at <https://www.car.org/en/marketdata/data/countysalesactivity>. If prices have significantly changed, Recipients may request HCD approval to use different limits based on a local calculation of median values under Guidelines § 7735(b). As of January 2021, the current median sales prices, according to

the California Association of Realtors, for the impacted counties are as follows:

*Table 2
County Median Sales Price as of January 2021*

County	Median Sales Price
Butte	\$420,000
Fresno	\$325,000
Glenn	\$247,500
Lake	\$300,000
Lassen	\$249,500
Los Angeles	\$697,660
Madera	\$325,000
Mendocino	\$517,500
Monterey	\$860,000
Napa	\$835,000
Nevada	\$544,640
Plumas	\$315,000
Riverside	\$495,500
San Bernardino	\$390,000
San Diego	\$730,000
San Mateo	\$1,605,000
Santa Clara	\$1,375,000
Santa Cruz	\$1,110,000
Shasta	\$329,000
Sierra	\$248,000
Siskiyou	\$257,000
Solano	\$510,000
Sonoma	\$715,000
Stanislaus	\$385,520
Trinity	\$380,000
Tulare	\$306,920
Yolo	\$490,320
Yuba	\$395,000

- b. Recipients shall comply with the Local Program administration requirements listed in Guidelines § 7734.
- c. Recipients shall comply with the underwriting and construction requirements listed in Guidelines § 7735 and all other program requirements.
- 3. Technical Assistance for Self-Help Housing Projects funded pursuant to this NOFA must meet the following requirements:
 - a. Recipients shall comply with the technical assistance requirements listed in Guidelines § 7738 and all other program requirements.
- 4. Technical Assistance for Shared Housing Programs funded pursuant to this NOFA must meet the following requirements:
 - a. Recipients shall comply with the program administration requirements listed in Guidelines § 7741 and all other program requirements.

5. ADU/JADU Program (commencing with Guidelines § 7742) for Loans for ADU/JADU construction, reconstruction, repair, or Rehabilitation to Households at or below 80 percent of AMI (in compliance with HSC § 50052.5(b)), or at or below 120 percent of AMI for Households who were victims of a disaster (in compliance with HSC § 50650.3(a)). CalHome funds, for the purposes of this activity, can only be used as gap financing. (Guidelines § 7725(a)(3)).
6. Homeownership Development Project Loans funded pursuant to this NOFA must meet the following requirements:
 - a. Recipients shall comply with the Site Control requirements listed in Guidelines § 7748. Projects proposed by Tribal Entities must meet one of the following requirements:
 - i. Located in Indian Country as defined by 18 USC 1151; or
 - ii. Located on fee land.
 - b. Recipients shall comply with the development requirements listed in Guidelines § 7752 and all other program requirements.
 - c. Recipients must have been eligible owner-occupants of the affected housing unit, in an eligible county, at the time of the disaster;
 - d. Recipients must comply with the California Environmental Quality Act (CEQA) 15302. Replacement and Construction Regulations; and
 - e. Recipients must meet the resiliency standards and requirements of all applicable laws, including without limitation the applicable laws set forth in California Building Code, Chapter 7a, Materials and Construction Methods for Exterior Wildfire Exposure for all rehabilitated or reconstructed homes located in designated Fire Hazard Sensitivity Zones (see Appendix A).

D. Funding amounts and limits

1. **Amount of funding by county** - The amount of CalHome funds that can be applied for by each county is listed in the table below:

Table 3
County Maximum Allocation Amounts Based on Proportion of Damaged Homes
**Allocation includes unclaimed amount from CalHome Program, Round 2 NOFA*

County	Number of Single-Family Homes Destroyed	Percent of Destruction	New 2020 Disaster Allocation	Remaining prior Allocation*	Total Allocation Available
Butte	1515	27.86%	\$2,650,000	\$0	\$2,650,000
Fresno	481	8.85%	\$1,150,000	N/A	\$1,150,000
Glenn	2	0.04%	\$400,000	N/A	\$400,000
Lake*	6	0.11%	\$0	\$3,771,800	\$3,771,800
Lassen	9	0.17%	\$400,000	N/A	\$400,000
Los Angeles	82	1.51%	\$650,000	\$0	\$650,000
Madera	27	0.50%	\$400,000	N/A	\$400,000
Mendocino*	41	0.75%	\$0	\$4,120,000	\$4,120,000
Monterey	63	1.16%	\$650,000	N/A	\$650,000
Napa	607	11.16%	\$960,000	\$690,000	\$1,650,000
Nevada	5	0.09%	\$400,000	\$0	\$400,000
Plumas	8	0.15%	\$400,000	N/A	\$400,000
Riverside	4	0.07%	\$400,000	N/A	\$400,000
San Bernardino	5	0.09%	\$400,000	N/A	\$400,000
San Diego*	30	0.55%	\$400,000	\$0	\$400,000
San Mateo	14	0.26%	\$400,000	N/A	\$400,000
Santa Clara	88	1.62%	\$650,000	N/A	\$650,000
Santa Cruz	914	16.81%	\$1,650,000	N/A	\$1,650,000
Shasta	102	1.88%	\$650,000	\$0	\$650,000
Sierra	6	0.11%	\$400,000	N/A	\$400,000
Siskiyou	221	4.06%	\$900,000	N/A	\$900,000
Solano	309	5.68%	\$900,000	N/A	\$900,000
Sonoma*	498	9.16%	\$0	\$14,720,000	\$14,720,000
Stanislaus	14	0.26%	\$400,000	N/A	\$400,000
Trinity	202	3.71%	\$900,000	N/A	\$900,000
Tulare	171	3.14%	\$650,000	N/A	\$650,000
Yolo	6	0.11%	\$400,000	N/A	\$400,000
Yuba	8	0.15%	\$400,000	N/A	\$400,000
Totals	5,438		\$17,160,000	\$23,301,800	\$40,861,800

Data provided by the California Office of Emergency Services and the California Department of Forestry and Fire Protection as of December 17, 2020.

Allocated funds will be reserved for each above-designated county either until all available funds are exhausted or until 5:00 p.m. Pacific Daylight Time on October 28, 2021, whichever is earlier. Eligible local jurisdictions, tribal entities and Nonprofit Corporations are encouraged to apply for an amount of funding as each may reasonably use within the 36-month expenditure period set forth in the Standard Agreement.

2. Minimum and maximum funding limits - The minimum CalHome Loan from a Recipient to an individual Household will be no less than \$1,000. For the purposes of this NOFA, the maximum CalHome Loan to an individual Household will be \$100,000 per unit for First-Time Homebuyer Mortgage Assistance, ADU/JADU Assistance, and Homeownership Predevelopment Loans. The Technical Assistance for Self-Help Housing Projects maximum per-unit Grant amount will be \$15,000, and all expenses shall be documented. If applying for the Shared Housing Program, the maximum application amount is \$300,000. The maximum Loan amount for Owner-Occupied Rehabilitation Assistance to an individual household will be \$200,000. The total assistance for an impacted county, including all activity funds, and the Activity Delivery Fee (ADF), cannot exceed the county set-aside.

E. Eligible uses of funds

1. Mortgage Assistance and Owner-Occupied Rehabilitation Loans to Eligible Households

Funds provided to CalHome Recipients must be used by individual Households at or below 80 or 120 percent of AMI, as applicable, at the time of the Loan application (Guidelines § 7720). AMI limits are updated annually and are available on HCD's [website](#).

- a. Financial assistance provided to qualified individual homeowners for Mortgage Assistance and Owner Occupied Rehabilitation, including repair, full reconstruction, or the addition of an ADU or JADU, shall be in the form of deferred payment Loans, repayable upon the sale or transfer of the homes, when they cease to be owner-occupied, or upon the Loan maturity date, whichever occurs first (HSC § 50650.3(c)(1)). The Loan may be up to a 30-year term (Guidelines § 7726(c)(5-6)). The interest rate is set by the Recipient up to 3 percent simple interest per annum (Guidelines § 7726(d)). Borrowers must occupy units as their principal place of residence for the term of the Loan (Guidelines §7716(r) and Guidelines §7720(c)). Loans must also be made in a manner consistent with the purposes described in Section II. B., Eligible Activities, as stated on page 6, as well as with CalHome Guidelines and applicable statutes.

Recipients shall comply with the Homeowner/Homebuyer Loan-to-value limits for Mortgage Assistance and Owner-Occupied Rehabilitation CalHome Program Loans defined in CalHome Regulations (Guidelines § 7727).

- b. 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 must also be made in a manner consistent with CalHome Guidelines and applicable Statutes (HSC § 50650.3(c)).

Note: 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. HCD will not award more than 10 percent of the funds available in the NOFA for grants that will provide financial assistance in the form of secured forgivable Loans (HSC § 50650.3(c)).

2. Technical Assistance for Self-Help Housing Projects

Technical assistance provided to operators of self-help housing projects in which the Applicant organization will be directly providing the services required in Guidelines § 7738. Recipients shall comply with the eligible costs for Self-Help Technical Assistance defined in Guidelines § 7737.

3. Technical Assistance for Shared Housing Programs

Technical assistance provided to operators of Shared Housing programs for which the Applicant organization will directly provide match services required in Guidelines § 7741. Recipients shall comply with the eligible costs for Shared Housing Technical Assistance defined in Guidelines § 7740.

4. Homeownership Development Project Loans

Homeownership Development Project Loans will be funded pursuant to the development Loan terms specified in Guidelines § 7750. The portion of a development Loan, which is used to provide Mortgage Assistance to qualified First-Time Homebuyers, is converted to a Grant. Recipients shall comply with the development Loan-to-Value Limits defined in Guidelines § 7751. Homeownership Development Projects must have a minimum of five units (Guidelines § 7749).

For projects located in Indian Country, the subject instrument shall be deemed sufficiently recorded if recorded with the Land Titles and Records Office at the Bureau of Indian Affairs (BIA) or if the subject instruments are recorded in the County recording system having jurisdiction over the property. If a HCD Loan is recorded on fee land, then there must be a restriction preventing that land from being put into a trust until the HCD Loan/Grant term is complete.

Tribal Entities shall meet the following conditions of award funding (which conditions are not, however, conditions to engaging in the competitive award process) as and to the extent applicable and set forth in a Standard Agreement:

- a. BIA consent. The BIA has consented to the Applicant's execution and recordation (as applicable) of all HCD-required documents that are subject to 25 CFR Section 152.34 or 25 CFR Section 162.12, prior to award disbursement.

Note: Projects are only eligible if construction work has not begun prior to the date that HCD awards a commitment of program funds. Construction work includes: (1) site improvements intended for public dedication, (2) site preparation, or (3) grading (Guidelines § 7718 (c)).

5. Activity Delivery Fees (ADF)

Activity delivery expenses up to 20 percent of the Loan amount may be provided as a Grant to the Recipient for the Owner-Occupied Rehabilitation and ADU/JADU component, provided the costs are actual costs, commercially reasonable, and not a flat fee to the program administrator. Activity delivery expenses up to 10 percent for the Loan amount may be provided for the Mortgage Assistance component. This may be in addition to the maximum CalHome Loan limit. The Recipient must provide cost receipts to HCD for all ADF claims.

Homebuyer Education (25 CCR § 7729(b)) will be reimbursed in the form of a Grant from HCD to the Recipient in an amount not to exceed \$250 per assisted unit. This Grant will be included in the ADF maximum cap.

F. Eligibility and threshold evaluation criteria

1. Applications will not be considered for funding unless the application is received by the deadline, as stated in this NOFA, and demonstrates compliance with all Statutes and Guidelines, including the following conditions:
 - a. The Applicant meets geographic restrictions per:
 - FEMA-4344-DR-CA
 - FEMA-4353-DR-CA
 - FEMA-4382-DR-CA
 - FEMA-4407-DR-CA
 - FEMA-4558-DR-CA
 - FEMA-4569-DR-CA
 - 25 CCR § 7717
 - b. The Applicant is an eligible local jurisdiction, Tribal Entity, or Nonprofit (Guidelines § 7717)
 - c. The activity is eligible (Guidelines § 7718)
 - d. The proposed use of funds is eligible (Guidelines § 7719)
 - e. The Applicant meets the additional eligibility requirements for the activity(ies) they are applying for:
 - First-Time Homebuyer Mortgage Assistance (Guidelines § 7728)
 - Owner-Occupied Rehabilitation Assistance (Guidelines § 7732)
 - ADU/JADU Assistance (Guidelines § 7742)
 - Technical Assistance for Self-Help Housing Projects (Guidelines § 7736)
 - Technical Assistance for Shared Housing Programs (Guidelines § 7739)
 - Homeownership Development Project Loans (Guidelines § 7746)

- f. The application was received by HCD no later than 5:00 p.m. Pacific Daylight Time on October 28, 2021 (Guidelines § 7754)
 - g. The application is complete (Guidelines § 7754)
 - h. The application has not been altered or modified except to accommodate computer software
 - i. The application is signed by the party authorized in a complete and proper Resolution (Guidelines § 7754)
 - j. The Applicant does not have any unresolved audit findings for prior HCD or federally funded housing or community development projects or programs (Guidelines § 7755)
 - k. The Applicant has no pending lawsuits that would impede the implementation of the program (Guidelines § 7755)
 - l. For projects developed in Indian Country the following exceptions apply:
 - i. Where site control is a ground lease, the lease agreement between the tribal entity and the project owner is for a period not less than 50 years; and
 - ii. An Attorney’s opinion regarding chain of title and current title status is acceptable in lieu of a title report.
2. Applicants may serve as Administrative Subcontractors for localities. However, Applicants cannot serve as Administrative Subcontractors in the areas where they are awarded CalHome funds to develop a CalHome Program or a project.

G. Rating

Evaluation criteria. All eligible Applicants that have met eligibility and threshold requirements shall receive a minimum score of 55 points to be considered for funding (Guidelines Section 7755, subd. (b)). All applications passing eligibility and threshold criteria will be evaluated on the following factors (see Table 4 below). If there are more eligible Applicants than can be funded, the Department will award funding by descending order of points. For more detail on each of the rating factors, please see Appendix A and Guidelines Section 7755, subd. (b).

§Table 4 – Evaluation Criteria

Evaluation Criteria	Maximum Points
Capability	40
Community Need	15
Feasibility	25
Community Revitalization	10
Volunteer Labor, Self-Help Labor or Youth Construction Skills Training Program	10
Total	100

Applicants may apply to fund up to two programs (First-Time Homebuyer Mortgage Assistance Program, Owner-Occupied Rehabilitation Program, Shared Housing Program, and/or ADU/JADU Program) in a single application. Each program will be scored separately; therefore, an Applicant applying to fund two programs will have two separate scores. The two scores will be averaged into one score. Applicants may apply to fund a Homeownership Development Project with or without a Self-Help Housing Project. If the Homeownership Development Project proposes to do a Self-Help Housing Project, the Applicant may additionally apply for Technical Assistance funding. Applicants cannot apply to fund both a program and a project (Guidelines Section 7753, subd (a)) in a single application. However, Applicants may submit separate applications for Programs and projects. In addition, Applicants may submit separate applications to apply for multiple projects.

Applicants may serve as Administrative Subcontractors for localities. However, Applicants cannot serve as Administrative Subcontractors in the areas where they are awarded CalHome funds to develop a CalHome Program or a project. Applicants are required to provide Service Area Maps with their Applications.

An Applicant that has outstanding CalHome reports with respect to previous CalHome awards or who has any project currently in the Department's compliance resolution unit shall not be eligible to apply (Guidelines § 7717c(1))

H. Reporting requirements Recipients shall comply with the reporting requirements listed in Guidelines § 7758 which includes:

1. During the term of the Standard Agreement, and no later than 30 days after the end of each calendar quarter, the Recipient shall submit to the Department a performance report, on a form provided by the Department.
2. During the term of the Standard Agreement and Monitoring Agreement, no later than 30 days after the 30th of June of each year, the Recipient shall submit to the Department an annual performance report on a form provided by the Department.

III. State requirements

A. Climate adaptation

[Executive Order B-30-15](#) addressing the need for climate adaptation ordered that:

1. All state agencies with jurisdiction over sources of greenhouse gas emissions shall implement measures, pursuant to statutory authority, to achieve reductions of greenhouse gas emissions to meet the 2030 and 2050 greenhouse gas emissions reductions targets.
2. State agencies shall take climate change into account in their planning and investment decisions and employ full life-cycle cost accounting to evaluate and compare infrastructure investments and alternatives.

In response to the Governor's Executive Order, HCD strongly encourages CalHome Recipients to implement CalHome funded activities in a manner that reduces greenhouse gas emissions and adapts to climate change.

For additional information and guidance, please contact Nuin Tara-Key with the Governor's Office of Planning and Research at Nuin-Tara.key@opr.ca.gov.

B. Commitment to long-term resiliency standards

Applicants must commit to meet immediate and long-term resiliency standards in rebuilding homes destroyed by the 2017, 2018, and 2020 disasters identified in this NOFA. See Appendix B.

IV. Application procedures and deadline

A. Application packaging and submittal

The application form is available on HCD's website under the CalHome program, <http://www.hcd.ca.gov/grants-funding/active-no-funding/calhome.shtml>. Application materials must be submitted electronically to HCD's website. Requirements for uploading the Application Workbook and required supporting documentation, including naming conventions, are described in the application instructions available at <https://www.hcd.ca.gov/grants-funding/active-no-funding/calhome.shtml>. The application instructions and submittal portal will be available beginning August 1, 2021. HCD no longer requires a hardcopy submittal of the Application Workbooks or supplemental documentation. Applicants must upload all application materials to HCD's website no later than 5:00 p.m. Pacific Daylight Time on October 28, 2021. Personal deliveries will not be accepted. No facsimiles, incomplete applications, application revisions, or walk-in application packages will be accepted. Applications that do not meet the filing deadline will not be eligible for funding.

B. Application webinar

HCD will host a webinar, which will be recorded and posted on the CalHome program webpage. For the webinar date and time, please go to HCD's website at <http://www.hcd.ca.gov/grants-funding/active-no-funding/calhome.shtml>. Please contact CalHome@hcd.ca.gov for registration.

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. HCD 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 HCD, the Applicant is waiving any claim of confidentiality and consents to the disclosure of submitted material upon request.

V. Appeal and award process

A. Appeals

Pursuant to Guidelines § 7755 (d), Applicants will be subject to the following appeal process:

1. Basis of appeals

- a. Upon receipt of HCD's notice that an application has been determined to be incomplete, fail threshold, or have a reduction to the preliminary point score, Applicants under this NOFA may appeal such decision(s) to HCD pursuant to this section.
- b. No Applicant shall have the right to appeal a decision of HCD relating to another Applicant's eligibility, point score, award, denial of award, or any other matter related thereto.
- c. Prior program NOFAs. The appeal process provided herein applies solely to decisions of HCD made in this program NOFA and does not apply to any decisions made with respect to any previously issued NOFAs or decisions to be made pursuant to future program NOFAs.

2. Appeal process and deadlines

- a. Process: In order to lodge an appeal, Applicants must submit to HCD a written appeal by the deadline set forth in subsection (b) below, 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 accepted if this information would result in a competitive advantage to an Applicant. Once the written appeal is submitted to HCD, no further information or materials will be accepted or considered thereafter. Appeals are to be submitted to HCD either via email at CalHome@hcd.ca.gov or at the following address:

California Department of Housing and Community Development
Division of State Financial Assistance
Program Development and Implementation Section
2020 W. El Camino Ave, Suite 650
Sacramento, California 95833

HCD will accept appeals through a carrier service that provides date stamp verification of delivery such as the U.S. Postal Service, UPS, and FedEx. Deliveries must be received during HCD weekday (non-state holiday) business hours of 9:00 a.m. to 5:00 p.m. Pacific Standard Time. Emails to the email address listed above will be accepted as long as the email time stamp is prior to the appeal deadline.

- b. Filing Deadline: Appeals must be received by HCD no later than five (5) business days from the date of HCD's eligibility, threshold review, or determination letter(s) representing HCD's decision made in response to the application.

3. Decision

Any request to amend HCD's decision shall be reviewed for compliance with the Statutes, Guidelines, to the extent they are applicable, this NOFA, and any subsequent clarifying documents, each of which as may have been amended from time to time. It is HCD's intent to render its decision in writing within 15 business days of receipt of the Applicant's written appeal. All decisions rendered shall be final, binding, and conclusive, and shall constitute the final action of HCD with respect to the appeal.

4. Effectiveness

In the event that the Statutes, and/or Guidelines governing this program contain an existing process for appealing decisions of HCD with respect to NOFA awards made under such programs, then this section shall be inapplicable, and all appeals shall be governed by such existing authority.

B. Awards

Awards made by HCD shall not be deemed final until such time as HCD has resolved any appeals filed by Applicants pursuant to the appeal process provided for in Section V. A., hereof. At such time as HCD has completed the appeal process and made its determinations, it will issue the final awards and post notification thereof on HCD's website.

VI. Standard Agreements and release of funds

A. Standard Agreements

Recipient(s) will enter into a Standard Agreement with HCD. 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 Sections 7752, subd. (a)(4) and 7756, subd. (a)(12)). 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 of the award letter to expend funds (Guidelines Section 7759, subd. (a)(1)). HCD may exercise its reasonable discretion to disencumber funds or to grant an extension of time for completion (Guidelines Section 7759, subd. (d)). Any extensions are subject to any and all applicable encumbrances, deadlines, and limitations, including, but not limited to, HSC § 54006, subd. (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 award letter date,

unless extended. Recipients remain subject to the terms of the 20-year Monitoring Agreement (Guidelines Section 7756, subd. (b)).

B. Release of funds

Funds shall not be obligated to a Borrower prior to the date a Standard Agreement contract is fully executed between the Recipient and HCD. Funds will be released after the Standard Agreement execution, and after HCD has reviewed and approved the following Recipient submissions (Guidelines § 7756):

1. Loan servicing plan (Guidelines § 7723 (a))
2. Activity program underwriting criteria and guidelines
3. Loan document templates
4. Reuse Agreement with verification of established Reuse Account (Guidelines § 7724)
5. Fully executed 20-year Monitoring Agreement (Guidelines §7756(b))
6. If a Recipient contracts with a third party for the above functions, the Recipient shall submit the original contract and any amendments for HCD review

Funds may be requested as either a reimbursement or as an advance. Pursuant to Guidelines §7757 (a), advances may include, but are not limited to, any of the following:

1. Homeownership Development Project Loan disbursements
2. Advances of up to 25 percent of the award for Self-Help and Shared Housing Technical Assistance
3. Advances for Owner-Occupied Rehabilitation or ADU/JADU Programs up to the Recipient's anticipated volume of closed Loans for the following 60-day period
4. Advances to escrow for Mortgage Assistance Loans

All Recipients must reconcile advances within 90 days. Documentation showing at least two-thirds of the funds previously released for program activities were expended must be submitted to HCD before another advance request will be processed. Recipients shall consistently complete quarterly performance reports and be up to date on their submissions before another advance request will be processed (Guidelines § 7758 (a)).

HCD shall not make an award until the Recipient submits all outstanding reports from previous CalHome Standard Agreements to HCD.

VII. Other terms and conditions

A. Right to modify or suspend

HCD 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, HCD will notify all interested parties via listserv and will post the revisions to the CalHome website. Subscription to the CalHome listserv is available at https://www.hcd.ca.gov/HCD_SSI/subscribe-form.html.

B. Conflicts

In the event of any conflict between the terms of this NOFA and either applicable state or federal law or regulation, or the Guidelines, the terms of the applicable state or federal law or regulation and the Guidelines shall control. Applicants are deemed to have fully read and understand all applicable state and federal laws, Regulations and Guidelines pertaining to CalHome, and understand and agree that HCD shall not be responsible for any errors or omissions in the preparation of this NOFA.

APPENDIX A
RATING FACTORS

The list below is a summary. For more specific information, please refer to Guidelines Section 7755, subd. (b).

Criteria Defined	Maximum Points
<p>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> <ul style="list-style-type: none"> • Number of Mortgage Assistance units assisted within the last four years: <ul style="list-style-type: none"> • 2 – 5 ~ 20 points • 6 – 10 ~ 30 points • 11 or more ~ 40 points • Number of Rehabilitation/Reconstructed units assisted within the last four years: <ul style="list-style-type: none"> • 2 – 5 ~ 20 points • 6 – 10 ~ 30 points • 11 or more ~ 40 points • Number of Self-Help, new construction units within the last four years: <ul style="list-style-type: none"> • 2 – 10 ~ 20 points • 11 – 20 ~ 30 points • 21 or more ~ 40 points • Number of Shared Housing units assisted within the last two years: <ul style="list-style-type: none"> • 2 ~ 20 points • 3 – 4 ~ 30 points • 5 or more ~ 40 points • Number of ADU/JADU or Rehabilitation/Reconstructed units assisted within the last four years: <ul style="list-style-type: none"> • 2 – 5 ~ 20 points • 6 – 10 ~ 30 points • 11 or more ~ 40 points • Number of Homeownership Development Projects within the last four years: <ul style="list-style-type: none"> • 2 ~ 20 points • 3 – 4 ~ 30 points • 5 or more ~ 40 points 	40
<p>Community Need in a geographic area for the proposed Local Program or project will be based on the following factors:</p> <p>For Mortgage Assistance Programs, Technical Assistance for Self-Help Housing Projects, Technical Assistance for Shared Housing Programs, ADU/JADU 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 4-person Household, in 	15

the county in which the CalHome 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.

For Rehabilitation Programs:

- Age of the housing stock: The percent of owner-occupied housing units over 30 years old, as reported in the most recent U.S. Census Bureau American Community Survey (ACS) data;
- 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 ACS data;
- 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; 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.

Feasibility in a geographic area for the proposed Local Program or project will be based on the following factors:

For Mortgage Assistance Programs:

- 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:
 - o The number of home sales in the previous year priced below *either* the current median sales price of a single-family home in the county in which the CalHome program is located, *or* \$500,000, whichever is less;
 - o The number of Loans that the Applicant expects to provide in the program.
 - o The Applicant will provide home sales information based on publicly available real estate transactions data (e.g., Zillow.com, Redfin.com).

For Owner-Occupied Rehabilitation Programs and ADU Programs:

- 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.

For Technical Assistance for Shared Housing Programs:

- 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.

For Technical Assistance for Self-Help Housing Programs and Homeownership Development Project Loans:

- The readiness of the project development to proceed as evidenced by the status of local government approvals, project financing commitments, and resolution to impediments to development;
- Evidence of ability to serve Low- and Very Low-Income Households pursuant to the Mortgage Assistance underwriting requirements stated in Section 7731, as evidenced by the development budget and proposed unit sales prices; and
- 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:
 - o The number of home sales in the previous year priced below *either* the current median sales price of a single-family home in the county in which the CalHome program is located, *or* \$500,000, whichever is less; to
 - o The number of Loans that the Applicant expects to provide in the program.
 - o The Applicant will provide home sales information based on publicly available real estate transactions data (e.g., Zillow.com, Redfin.com).

Contributes to Community Revitalization as defined in Section 7716(l), or meets a legislatively mandated priority for funds allocated to the CalHome program, or develops a Rehabilitation Program that addresses climate adaptation or resiliency consistent with the Hazard Mitigation Plan or the Safety Element of the General Plan adopted by the jurisdiction in which the program will be offered.

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<p>Volunteer Labor, Self-Help Labor or Youth Construction Skills Training Program: Applicants applying for Homeownership Development Project, Self-Help Technical Assistance Homeownership Projects, or a Mortgage Assistance Local Program for new construction housing or acquisition with substantial Rehabilitation, when the Recipient is acquiring and substantially rehabilitating properties for sale to first-time homebuyers, will receive up to 10 points to the extent that:</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; • 15 percent of units to be developed include an ADU or a JADU. • Homeownership development projects are located in a High Resource or Highest Resource area, as identified on the TCAC/the Department Opportunity Area Map. 	<p>10</p>
<p>MAXIMUM TOTAL POINTS</p>	<p>100</p>

For the Applicants who already received CalHome funds, up to 5 points may be deducted for failure to meet CalHome Program Performance Goals pursuant to Section 7759 in the Guidelines.

APPENDIX B

DISASTER RESILIENCY LONG-TERM PLANNING CRITERIA

If the CalHome program funds for Disaster Assistance are used for Owner-Occupied Rehabilitation Assistance and Homeownership Development Project Loans, applications must include the Applicant's commitment to meet near and long-term resiliency standards in rebuilding homes destroyed by the disasters identified in this NOFA.

Resiliency is generally defined as the future ability to resist and recover from future disasters. Applicants must demonstrate commitment to immediate and long-term resiliency by describing completed or planned (including anticipated completion dates) actions to address building standards, zoning and site planning, long-term planning, and public outreach. Where appropriate, Applicants must certify that they will require owner-occupant Borrowers to comply with all applicable laws, including those that are designed to enhance resiliency (including without limitation those set forth below) and that they will, in turn, as a condition to HCD providing funding, include in each owner-occupant Borrower's Loan documents provisions that the Borrower will comply with all applicable state, federal, and local laws, including those that are designed to enhance resiliency, and including those (as they may apply) set forth below:

Commitment to long-term resiliency

<p>Building standards, zoning, and site planning:</p> <ul style="list-style-type: none">• Where appropriate, consistency with Chapter 7(a) of the California Building Code or other pertinent Hazard Mitigation Building codes that address fire and flood safety and hazard mitigation,• Consistency with GC § 66474.02 and applicable Regulations adopted by the State Board of Forestry and Fire Protection pursuant to § 4290 and § 4291 of the Public Resources Code,• Where appropriate, local ordinances certified as meeting or exceeding Title 14 SRA Fire Safe Regulations, pursuant to 14 CCR 1270.01 and 1270.03, or• Other <p>Compliance with building, zoning and site planning standards must be certified by the local building and/or planning departments.</p> <p>Long-term planning: For local government Applicants, the status and planned completion for general plan amendments related to hazard mitigation pursuant to GC §§ 65302(g)(3), 65302.5, 65302(d)(1), 65302(g)(1), and 65302(g)(4).</p> <p>Compliance with long-term planning standards must be certified by the local planning departments.</p> <p>Public outreach and marketing: Demonstrate targeted outreach to vulnerable populations (e.g., lower income, homeless, persons with disabilities, limited English proficient, seniors, farmworkers, etc.) such as mailings, meetings, workshops, surveys, task forces, advisory committees, or other focused efforts.</p> <p>An outreach plan must be provided by the Applicant.</p>
