



This Questions and Answers (Q&A) document represents key information and inquiry responses provided to potential applicants for the CalHome Program. The questions and answers published below provide clarification and additional detail on the CalHome guidelines and application process.

This Q&A is combination of questions received from the CalHome webinar and the CalHome email box. Responses to questions received shall be posted on the HCD website. For additional questions and inquiries regarding CalHome, please email the CalHome Program Design and Implementation (PDI) / Awards Section at CalHome@hcd.ca.gov. Answers to questions received in this inbox will be answered via email.

Questions are organized into the following categories:

Application	2
Eligibility	2
ADU/JADU.....	3
Mortgage Assistance	3
Mobilehome Related Questions.....	4
Tribal Entity Questions.....	4



Application

(Q) Is the October 7th opening of the portal open to individual clients as well? Or is that a separate date?

(A) The CalHome Disaster NOFA is only available to eligible Local Jurisdictions, Nonprofit Corporations and Tribal Entities. Please refer to the CalHome Disaster NOFA (page 3) for additional information.

Eligibility

(Q) Will there be any exceptions for Counties that had fire disasters? For example, instead of counting the last four years' experience of an OOR Program, could it be five years?

(A) There are no exceptions for years of experience. All applicants need to meet eligibility criteria located in the CalHome Disaster NOFA, on pages 3 & 4.

(Q) If my nonprofit is not located in one of the eligible counties, are we eligible?

(A) 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 had 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 United States Department of Agriculture (Guidelines 7717 (a)(2))

(Q) Can a Local Jurisdiction (City) within a County identified in the NOFA apply directly to HCD, or must the application come from the County jurisdiction specifically named in the NOFA?

(A) Yes, refer to the CalHome Disaster NOFA, on page 3.

(Q) Can you confirm OOR funds, ADU funds and First Time Mortgage Assistance can be used outside of the "burn scar" as long as it is with the county?

(A) Yes, that is allowable.

(Q) Can you confirm that 25% of the HCD Award can be used for gap loans for FTHB for households at 80% AMI that were not directly affected by a disaster?

(A) Yes, refer to the CalHome Disaster NOFA, on page 6.



ADU/JADU

(Q) Can Disaster funds be used to assist households not directly affected by the disaster, but who may provide alternative housing in the affected jurisdiction restricted to 80% AMI occupants?

(A) Yes, all eligibly requirements must be met. 75% of the award must go to disaster victims, only 25% can go to households not directly affected by the disaster.

(Q) The NOFA states ADU/JADU is 80% AMI max. Is it 120% AMI or 80% AMI?

(A) 120%

(Q) Can the program fund construction of an ADU owned by a household that's above 120% AMI if the owner agrees to rent the unit to households below 120% AMI?

(A) No, the awardee or recipient needs to meet the eligibility criteria.

(Q) Can funds be used to construct an ADU onsite if the single-family home was destroyed and will be built later?

(A) No, if the ADU is the only building on site it would be considered the main residence.

(Q) For mobile homes and ADUs that were destroyed do these need to be replacement units that were destroyed by fire? Alternatively, can they be new construction?

(A) OOR allows for Mobilehome replacement. Reference the ADU part of NOFA or guidelines.

(Q) For the ADU/JADU program - is the eligible household the disaster survivor or is it the renter?

(A) The awardee needs to meet program eligibility.

Mortgage Assistance

(Q) Will the loans be assumable to an heir in the case the homeowner becomes deceased?

(A) No, the CalHome loans are not assumable.

(Q) If a renter was displaced due to the disaster - can the renter use First Time Mortgage assistance funds?

(A) First Time Home Buyer funds can be used to assist a renter who was displaced by the disaster purchase a newly constructed or existing home. Homes must be ready for occupancy. NOFA section 4.B.1a.ii



Mobilehomes

(Q) If a mobile home park was completely destroyed, can former occupants utilize funds for replacement units at new sites not in a County impacted by a disaster, or only in an impacted disaster?

(A) Eligible applicants are limited to local governments or entities serving the counties impacted by the disaster. Manufactured Housing is eligible, including replacement of a manufactured home, whether located in a Mobilehome Park or elsewhere (Guidelines §§ 7716(s) and 7733(e).)

(Q) Can a Mobilehome park owner, whose park was completely destroyed in a disaster, be eligible for home ownership development funds to re-place/repair destroyed infrastructure in order to get the park ready for use again?

(A) The Homeownership Project Development Loan would not be used to replace or repair damaged infrastructure. Home Ownership Development Loans are used for predevelopment costs for single family housing developments. Guidelines Section 7743

(Q) What is the replacement unit maximum assistance available for a mobilehome owner looking to purchase a new unit for one destroyed in the fire? Is it \$100k or \$200K (under owner-occupied rehab)?

(A) If the owner is getting assistance to purchase a new unit under First Time Homebuyer Mortgage Assistance, the maximum assistance available is \$100,000. OOR maximum assistance \$200,000. NOFA Page 2

(Q) To confirm, if a mobilehome owner lost their home in fire, can they apply to us (locality or nonprofit) for an OOR loan to replace it in a different location within our county?

(A) CalHome Disaster assistance is limited to eligible applicants in localities affected by the disaster. Gap loans for Owner Occupied Rehabilitation assistance are eligible for replacement of a manufactured home located in a Mobilehome Park or elsewhere within the disaster affected county. NOFA II. A. Page 3

Tribal Entities

(Q) Will tribes be competing with others within the county or in a Tribal set aside?

(A) There is no set aside in this NOFA for Tribal Entities. Applications will be reviewed on their own merit. See Sections II and III of the NOFA for Program and state requirements.



(Q) Why wouldn't the Tribes have a set aside? Could we get a statement of explanation?

(A) Allocations for this NOFA were made based on homes lost as a result of the disaster and therefore all applicants must meet the eligibility requirements within the county. Refer to section F of the NOFA for complete eligibility information.

(Q) Are projects subject to Fair Housing? Can we assist tribal members only?

(A) All programs in general are subject to Fair Housing. For complete information regarding Fair Housing, please refer to The Fair Housing Act, 42, U.S.C. 3601. Individual assistance is determined by the awardee or recipient.

(Q) Most of our homeownership projects are on fee simple land. Can we serve tribal members only or do we need to serve the community at large?

(A) Individual assistance is determined by the awardee or recipient. Refer to the NOFA for additional recipient obligations. Refer to Indian Tribe under Section 4103 of Title 25 of the United State Code for additional information regarding federally recognized tribes.

(Q) If a tribe declared their own disaster under the Stanford act in those disaster years, does that make them ineligible?

(A) Funding is restricted to the declarations listed in this NOFA. Refer to the NOFA for a complete list of disaster declarations.