

Homeownership Super NOFA Public Comment Session

Division of State Financial Assistance
California Department of Housing and
Community Development (HCD)

Virtual Public Hearing
June 2022





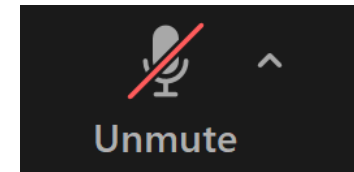
Agenda

- I. Housekeeping
- II. Introductions
- III. Background
- IV. Public Comment Notice
- V. Proposed Changes
- VI. Questions and Comments



Zoom Logistics

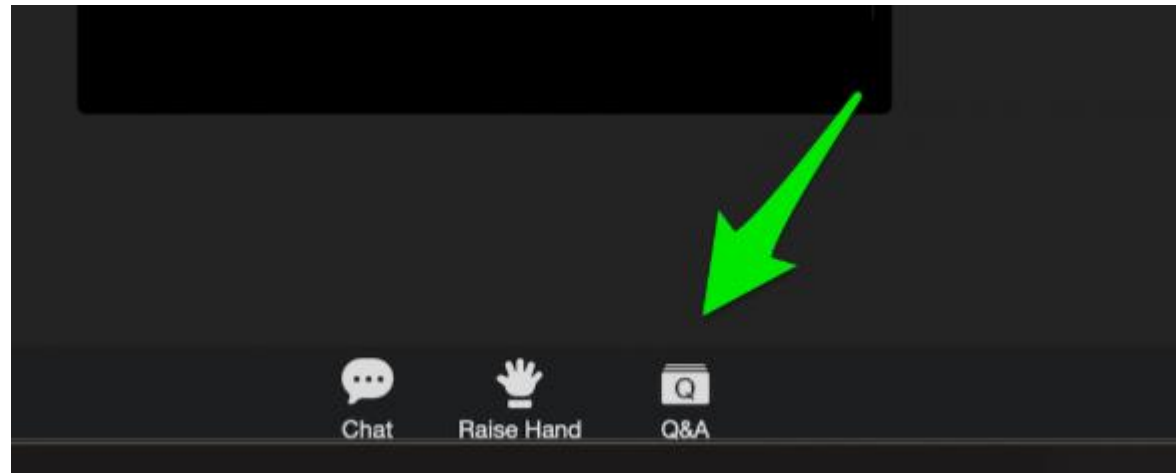
- All participant lines are muted upon entry
- If you are having audio difficulties:
 - “test speaker and microphone” option
 - Switch to phone audio
 - To dial in
 - +1 669 900 9128
 - Webinar ID for Friday 6/17: 847 4510 7098
 - Webinar ID for Wednesday 6/22: 897 1783 7044
- This virtual public hearing is being recorded. Slides and video will be posted next week.





How to comment or ask questions

- Select “Q&A” to enter questions or comments.
- Questions will be answered during the Q&A portion
- All comments will be saved as part of the public record.





Introductions

Deb Lindfeldt- Section Chief

Managers:

Kendra Penner- CalHome Program Manager

Shirley Chavez- Serna Program Manager

Specialists:

Roxann Kuhnert- Specialist II

Stephanie Reyes- Specialist II

Background





Assembly Bill 434 (AB 434) – Multifamily Rental

AB 434 took effect January 1, 2022 and resulted in:

- Alignment of six rental housing programs with the Multifamily Housing Program (MHP)
- A single application
- A single scoring system
- Coordinated awards under all seven programs
- Multifamily rental program guidelines
- Multifamily Finance Super NOFA in March 2022



AB 434 – Homeownership Alignment

Aligning the homeownership elements of the Serna program with the CalHome program:

1. Alignment of availability of funds
2. Alignment of application rating and ranking
3. Administer funds in a manner consistent with the CalHome Program.



AB 434 – Homeownership Alignment Cont’d.

HCD plans to release **Guidelines** and a **Super NOFA** for the CalHome Program and the homeownership elements of the Serna Program in 2022.

The Homeownership Super NOFA (HOSN) will ***not*** include funds for multifamily rental housing. Serna multifamily rental projects should apply for funding under the Department’s next Multifamily Housing Super NOFA in 2023.



Tentative Timeline

Activity	Date
Memo published for stakeholders and potential applicants for CalHome and Serna Homeownership Programs	June 10, 2022
Public comment period; comments sought on CalHome Guidelines, Serna Homeownership Guidelines, and memo	Ends June 27, 2022 at 4:00pm
HCD incorporates feedback, finalizes and publishes CalHome Guidelines, Serna Homeownership Guidelines, and Homeownership Super NOFA (HOSN)	October 2022



Serna Homeownership Eligible Activities

1. Single-Family New Construction
2. Owner-Occupied Rehabilitation
3. Acquisition of Manufactured Housing



The CalHome Program Eligible Activities

1. Homeownership Development Project Loans
2. First-Time Homebuyer Mortgage Assistance
3. Owner-Occupied Rehabilitation Assistance
4. Accessory Dwelling Unit / Junior Accessory Dwelling Unit (ADU/JADU) Programs
5. Technical Assistance for Self-Help Housing Projects
6. Technical Assistance for Shared Housing Programs



Super NOFA Alignment

Activity Type	CalHome Activity	Aligned Serna Activity
New Construction	Homeownership Development Project Loans	Single-Family New Construction
Acquisition of Existing Housing	First-Time Homebuyer Mortgage Assistance	Acquisition of Manufactured Housing
Owner-Occupied Rehabilitation	Owner-Occupied Rehabilitation Assistance	Owner-Occupied Rehabilitation

Public Comment Notice





Public Hearing Goals

- Fiduciary responsibility
- Public participation
- Public familiarity
- Questions and answers



Public Comment Notice on Three Documents

1. The most recent (November 2019) [CalHome Program Guidelines](#),
2. The most recent (February 2021) [Serna Program Guidelines](#) for the homeownership elements of Serna, and
3. The CalHome and Serna Homeownership Guidelines and Homeownership Super NOFA Proposed Changes - [Public Comment Notice memo](#), which outlines key proposed changes to the most recent CalHome NOFA and Serna NOFA.



How to Submit Public Comment

Comments must be submitted by 4:00pm on Monday, June 27th *using the survey links below only.*

- [Submit comments](#) on the CalHome guidelines
- [Submit comments](#) on the Serna guidelines
- [Submit comments](#) on public comment notice memo

Proposed Changes





Summary of Policy Changes

- Increased per unit funding limits in the CalHome and Serna programs on six activity types.
- Increased application amount for CalHome Project Development Loans and Serna Single Family New Construction projects
- Decreased points for Volunteer Labor



Maximum Per-Unit Funding Limits

Activity	Previous Per Unit Maximum	Proposed Per Unit Maximum
CalHome First time Homebuyer Mortgage Assistance	\$100,000	\$200,000
Serna Acquisition of Manufactured Housing	---	\$200,000
CalHome or Serna Owner Occupied Rehab (not reconstruction)	\$100,000	\$200,000
CalHome Project Development Loans	\$100,000	\$250,000
Serna Single Family New Construction	\$150,000	\$250,000
CalHome or Serna Owner Occupied Rehab (reconstruction)	\$150,000/\$75,000	\$250,000



Application Maximum Amounts

Activity	Previous Application Maximum Amount	Proposed Application Maximum Amount
CalHome First time Homebuyer Mortgage Assistance	\$5,000,000	\$5,000,000
Serna Acquisition of Manufactured Housing	\$5,000,000	\$5,000,000
CalHome or Serna Owner Occupied Rehab (not reconstruction)	\$5,000,000	\$5,000,000
CalHome Project Development Loans	\$5,000,000	<u>\$10,000,000</u>
Serna Single Family New Construction	\$5,000,000	<u>\$10,000,000</u>
CalHome or Serna Owner Occupied Rehab (reconstruction)	\$5,000,000	\$5,000,000



Rating

Evaluation Criteria	Maximum Points
Capability	40
Community Need	15
Feasibility	25
Community Revitalization	10
<u>Volunteer Labor, Self-Help Labor or Youth Construction Skills Training Program</u>	<u>5</u>
Total	95

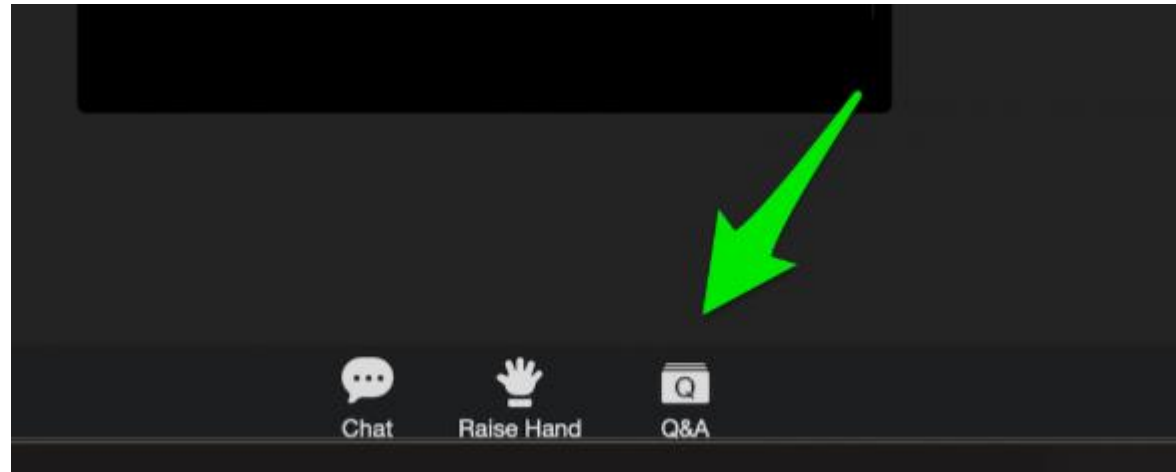
Questions and Comments





How to comment or ask questions in chat

- Select “Q&A” to enter questions or comments.





Questions and Comments mini-agenda

1. Clarifying questions on the process
2. Questions and comments on the three proposed policy changes
3. Other questions and comments on content

Clarifying Questions on the Process



Comments or Questions Regarding:

Increased per unit funding limits for 6 eligible activities



Comments or Questions Regarding:

Increased Application Amount for CalHome
Project Development Loans and Serna Single Family



Comments or Questions Regarding:

Decreased points for Volunteer Labor



All other Comments or Questions





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Multifamily Finance Super NOFA

Streamlines four of HCD's rental housing programs allowing for a coordinated single application and award process.

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Thank you!

Submit your public comments by 4:00pm on June 27th *using the survey links provided in this webinar.* Surveys can also be found in the Resources section of the CalHome and Serna web pages on www.hcd.ca.gov

For more information, or to ask clarifying questions, please email HOSN@hcd.ca.gov.