



# An Overview of California Tribal Housing Resources

CALIFORNIA TRIBAL HOUSING ACCELERATOR  
ACADEMY

April 2024





## Icebreaker Question



Please share your name, tribe, and role in the chat

What is your favorite song to listen to during work?



# Today we'll discuss..

TRIBAL MULTIFAMILY SUPER NOFA

LOCAL HOUSING TRUST FUND

CAL-HOME

AFFORDABLE HOUSING AND SUSTAINABLE COMMUNITIES

TRIBAL HHAP





# Who We Are

Enterprise Community Partners



**Tonya Plummer**

**DIRECTOR**  
Tribal Nations



**Morgan Dean**

**PROGRAM DIRECTOR**



**Evelyn Immonen**

**PROGRAM OFFICER**



# Mission and Vision



## OUR VISION

A country where home and community are steppingstones to more.

## OUR MISSION

To make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all.



### Increase Housing Supply

Preserve and produce good homes that people can afford



### Advance Racial Equity

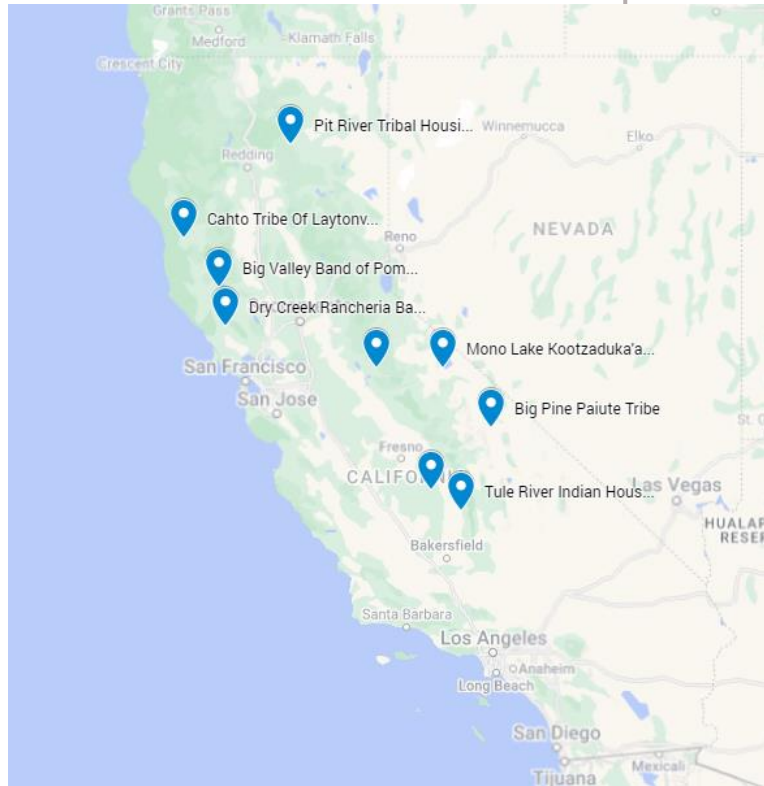
After decades of systematic racism in housing



### Build Resilience & Upward Mobility

Support residents and strengthen communities to be resilient to the unpredictable

# About the CA Tribal Housing Accelerator Academy



- The California Tribal Housing Accelerator Academy is a new training series of practitioner-driven housing development fundamentals peer-to-peer support, and technical assistance.
- These training sessions and support from our technical assistance providers will aid California tribal organizations seeking to maximize state housing funds and expand your ability to address housing needs for tribal citizens.
- We seek to work alongside tribes to ensure that critical housing resources are maximized and that tribal communities have equitable access to safe, decent, affordable, and culturally relevant housing.

# HCD and State Sources 2024



## California Department of Housing and Community Development Notice of Funding Availability Calendar (updated March 8, 2024)

\*\* all NOFA amounts are presented in millions and are estimates subject to change based on the availability of funds at the time of NOFA issuance \*\*

Estimated Funds Available by Quarter		\$955.9 Million			\$217 Million			STBD			\$0			STBD			\$0	
		Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25
<b>Greenhouse Gas Reduction Fund</b> NOFA Amounts in Millions																		
AHSC	Affordable Housing and Sustainable Communities Program	NOFA \$675		Apps Due					Awards					NOFA \$TBD		Apps Due		
<b>SB3 - Veterans and Affordable Housing Bond Act (Prop 1) and Subsequent General Fund Augmentations</b> NOFA Amounts in Millions																		
Multifamily SuperNOFA	Multifamily Housing Program (MHP)		Awards															
	Veterans Housing and Homeless Prevention Program (VHHP)						NOFA to be Determined at a Later Date											
	Joe Serna Jr., Farmworker Housing Grant Program (FWHG) - Multifamily Projects																	
	Infill Infrastructure Grant Program (IIG) - Qualifying Infill Projects and Adaptive Reuse																	
Tribal Multifamily SuperNOFA	Multifamily Housing Program (MHP)						NOFA to be Determined at a Later Date											
	Infill Infrastructure Grant Program (IIG) - Qualifying Infill Projects																	
Homeownership Super NOFA	CalHOME General																	
	Joe Serna Jr., Farmworker Housing Grant Program - Single Family						NOFA to be Determined at a Later Date											
IIG-C Lg Jurisdictions	Infill Infrastructure Grant Program - Catalytic Qualifying Infill Areas for Large Jurisdictions	** all funds awarded **																
IIG Small Jurisdictions	Infill Infrastructure Grant Program - Small Jurisdictions	Qualifying Infill Projects			Awards													
		Catalytic Qualifying Infill Areas						NOFA to be Determined at a Later Date										
LHTF	Local Housing Trust Fund Program				NOFA \$53		Apps Due			Awards								
TOD	Transit Oriented Development Program	** all funds awarded **																

The Department will reassess NOFAs identified as to be determined at a later date once the 24/25 Budget is finalized and the availability of funds is known.

# Tribal Multifamily Super NOFA

An Overview of California Housing Resources

## Goal of the Program

- Sourced from the Multifamily Finance Super NOFA; grants and loans available
- Combines four HCD rental programs into a single application and award process: 1) multi-family housing, 2) infill infrastructure, 3) veterans housing and homelessness, and 4) farmworker housing
- Increases funding for developers, enabling services to the lowest-income Californians and improving outcomes in health, climate, and household stability

## Program Funding

- In 2023: \$576 million, 5% Tribal set aside
- In 2024: ?
- Approximately 5-year performance period

## Eligibility Guidelines:

1. Multifamily: [MHP Guidelines \(ca.gov\)](#)
2. Infrastructure: [IIG Program Guidelines \(ca.gov\)](#)
3. Veterans: [VHHP Final Guidelines \(ca.gov\)](#)
4. Farmworkers: [FWHG Program Guidelines \(ca.gov\)](#)





# Tribal Multifamily Super NOFA

An Overview of California Housing Resources

## Common Eligibility Factors

- Multifamily = 5+ units
- Insufficient development funding sources
- Incomes less than 80% AMI

## Contact & Info

- Contact: Stacy Hernandez
- Email: [stacy.hernandez@hcd.ca.gov](mailto:stacy.hernandez@hcd.ca.gov)

## Eligible Projects

- Provides an opportunity for Tribal Entities to develop multifamily rental housing projects, including:
  - rehabilitation of existing housing;
  - new construction of apartments, townhomes, or single-family rental homes, including manufactured housing;
  - conversion of non-residential space to residential housing;
  - predevelopment activities and Capital Improvement Projects are also eligible.



# Local Housing Trust Fund

An Overview of California Housing Resources

## Goal of the Program

- Must be awarded to entity with a new or existing Housing Trust Fund
- Provides dollar-for-dollar match funds to be used by Grantee to provide construction loans and/or deferred payment permanent financing loans at simple interest rates of no higher than 3 percent per annum, for payment of predevelopment costs, acquisition, construction, or rehabilitation of Eligible Projects

## Program Funding

- In 2023: \$17.2 million
- In 2024: ?
- Pay back unencumbered funds after 60 months

## Eligibility Guidelines:

1. Local Housing Trust Fund Program Guidelines: [Local Housing Trust Fund Program Final 2020 Guidelines](#)

## Contact & Info

- Contact: Anne Nicholls
- Email: [anne.nicholls@hcd.ca.gov](mailto:anne.nicholls@hcd.ca.gov)



# Local Housing Trust Fund

An Overview of California Housing Resources

## Unique Eligibility Considerations

- Up to 20% of project costs can support moderate income households (>120% AMI); minimum of 30% toward extremely low-income (>50% AMI)
- All program funds with dedicated sources of funding are eligible for a match
- Match Funds must be used for the same Eligible Project for which Program Funds are used.
- Ineligible Match Sources:
  - Loans & Lines of Credit
  - Funds restricted for housing use by state or federal law (HOME, ICDBG, IHBG)

## Eligible Projects

- Funds shall be used to make construction loans and/or permanent financing loans to pay for:
  - predevelopment costs,
  - acquisition costs, and
  - other costs associated with development or rehabilitation of: 1) Affordable rental housing projects, 2) Emergency Shelters, 3) Permanent Supportive Housing, 4) Transitional Housing, and 5) Affordable homebuyer/homeowner projects, including assistance to income-eligible households to purchase for-sale units.
- Funds may also be used for the construction, conversion, repair, reconstruction, or rehabilitation of Accessory Dwelling Units (ADUs) or Junior Accessory Dwelling Units (JADUs).

# Homeownership Super NOFA

An Overview of California Housing Resources

## Goal of the Program

- Combines two HCD single-family programs into a single application and award process: 1) CalHome, 2) Farmworker Housing – Homeownership.
- Provides Loans and Grants to Local Public Entities and Nonprofits for improving low-income households' access to homeownership

## Program Funding

- In 2023: \$170 million, 10% Tribal set aside
- In 2024: ?
- Approximately 5-year performance period

## Eligibility Guidelines:

1. CalHome: [CalHome Final Guidelines \(2022\)](#)
2. Farmworkers: [Serna Homeownership Final Guidelines \(2022\)](#)



# Homeownership Super NOFA

An Overview of California Housing Resources

## Common Eligibility Factors

- Single-family homeownership projects
- Insufficient development funding sources
- Incomes less than 80% AMI

## Contact & Info

- Contact: Kendra Penner
- Email: [kendra.penner@hcd.ca.gov](mailto:kendra.penner@hcd.ca.gov)

## Eligible Uses

1. Homeownership Development Project Loans
2. Technical Assistance for Self-Help Housing Projects
3. 1st-Time Homebuyer Mortgage Assistance
4. Owner-Occupied Rehabilitation Assistance
5. Shared Housing & ADU Programs (CalHomes)
6. Acquisition of Manufactured Housing (Farmworkers)



# GRANT WRITING BASICS



## Capacity Check-In



Does your organization have in-house  
grant writers?


Why or Why Not?



# Your Grant Portfolio

What documents do you need on hand for grant writing?

- In general, a grant writer keeps some or more of the following documents on hand to make grant writing easier:
  - Mission & Vision Statements
  - Strategic Plan
  - Needs Assessments, Surveys, Letters of Support
  - Staff Information – org charts, resumes, etc.
    - Statement of Organizational Capacity – how do we know your organization can administer this funding?
  - Financials, 990, Up-to-Date Expenses & Audits
  - Project Specific:
    - Project Description & Intended Outcomes
    - Project Budget & Estimates



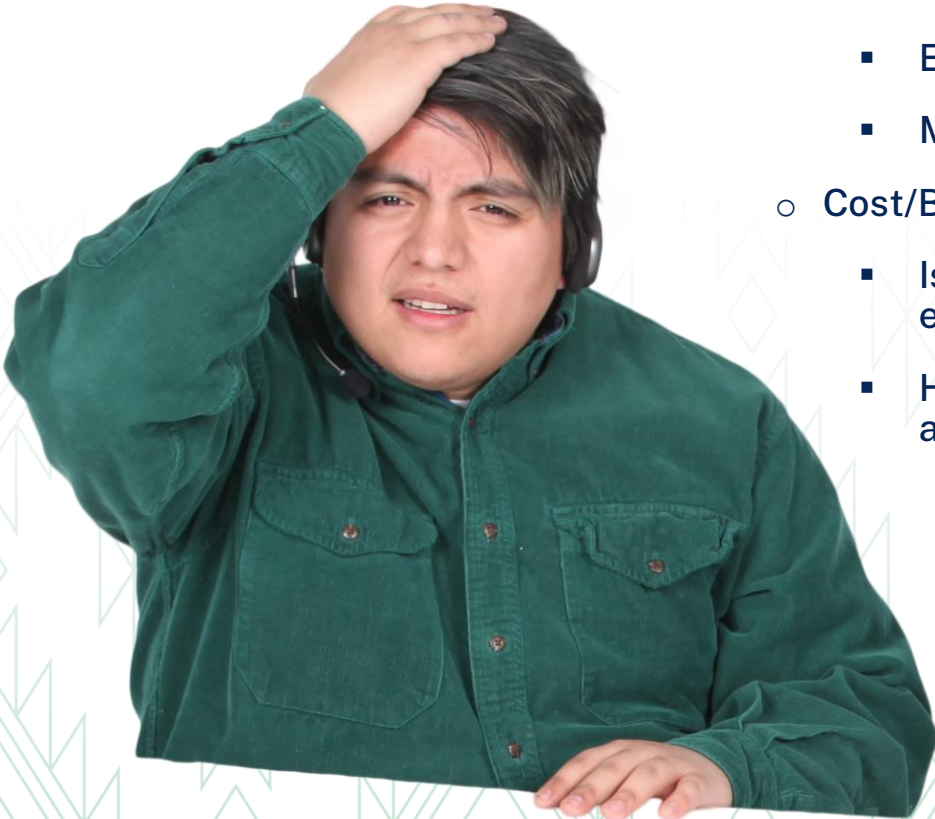
What documents does your organization need on hand for your current projects?



# Reading NOFOs

## Notice of Funding Opportunities

- Quick Check Your NOFO:
  - Confirm eligibility
    - Eligible Organization
    - Eligible Use
    - MATCH??
  - Cost/Benefit Analysis
    - Is this enough funding to justify the effort?
    - How will our capacity need to grow to accomplish this project?
      - In-house vs. Consultants
- Read entire NOFO through at least once before starting the application process.
  - Print it out – highlight and write on it!
- Refer back to the NOFO frequently.
  - Sometimes it's advantageous to pick out language from the NOFO and reuse it (ACCURATELY) in your application.
- Never be afraid to reach out to the grant maker with questions
  - Look for office hours and attend webinars – grant makers pay attention to who shows up!



# Common Mistakes

Found in previous rounds of grant making

- Not enough background information; verbose writing at the expense of detail.
  - Please answer all parts of question.
  - Relevant staff - don't focus heavily on executive leadership, and not discuss the staff executing the project
  - Lots of general advocacy to invest in your field, but why your organization & project?
- Give a good sense of how and why the money will be spent
- Don't assume that all reviewers are familiar with your project and organization – write as if reviewers have no knowledge of your work
- Some projects lack clarity in grant narrative, which can make it seem like the project lacked direction; when discussing multiple activity streams, provide an explanation of the connection to the funding requested.
- Is the project even feasible?
  - Need more concrete, realistic action steps instead of hypothetical.
    - If working on a very fast timeline or a larger scale, explain organization's capacity to execute
    - Deliverables & outcomes should be realistic in term of performance
  - Previous successes should be related to your ability to get this done
- Narrative needs to relate to budget – talking about a specific project in the narrative, but providing a budget for unrelated expenses is unlikely to receive funding
- Take extra time to re-read and make cohesive; if copy and pasting from other applications, take time to specialize your content to this grant's goals and language.

What's a best practice?

What could be improved?

## Letter of Interest: Project Description (Housing Access & Affordability)

*The cost of housing for college students is too high, creating barriers to access for youth who are first-generation college students, grew up with lower income households, or must leave the reservation to receive a quality education. In Casper, WY - the nearby metropolitan area to our services - average student rent for a shared space is approximately \$750/month. Our "Modernizing the Mobile Home" project will transform donated vans and campers into adequate housing for Tribal youth to utilize during the school year. With foundation funding, we hope to purchase a lot nearby several local universities so that Tribal youth will have a safe place to park their Modern Mobiles, as well as develop some communal spaces such as a kitchen, small laundry, and covered gathering space.*

*Our organization is leveraging a forgivable infrastructure loan from the local municipality for water utility access; we will charge \$50-\$100/month in rent to cover ongoing maintenance costs; and we are partnering with the Hardware Store Foundation to cover rehab costs of the donated vans and campers (\$10,000/camper). With this one lot, we hope to house 8 Tribal youth and their Modern Mobiles; with the success of this project, we are eager to develop additional lots for this purpose.*



# Practice Grant

Organization – Mo's Modern Mobiles

## Mandatory Grant Narrative: Community Voice & Need

*We collect a lot of data from different sources, and we try to do it as frequently as we can because we value the opinions of our community members. Community members are very involved with planning for new programs as including their perspective is one of our greatest priorities. Our most recent data is showing that our community needs more housing, both on- and off-reservation, and we made sure to get as many community members as possible to give us their guidance, making sure the community's voice always guides our programming. This project will help Tribal youth with affordable housing – we made sure to include this demographic in planning.*

### Questions to Guide Improvement:

1. What type of data was collected and from what sources? How frequent is frequent? What specific roles do community members play in planning? What type of housing is needed? How can you connect the dots further between the need and what the project will support?
2. Where is there unnecessary detail? What type of details would be useful to add?
3. Did you get a good sense of what actual need is being filled by this project? Why or why not?



**GUEST SPEAKER:**

# **AFFORDABLE HOUSING AND SUSTAINABLE COMMUNITIES**



# Affordable Housing and Sustainable Communities

**Kristine Williams**

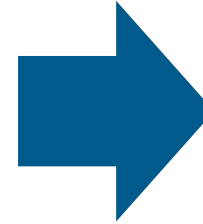
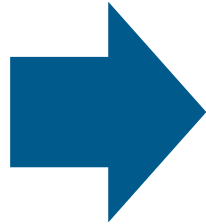
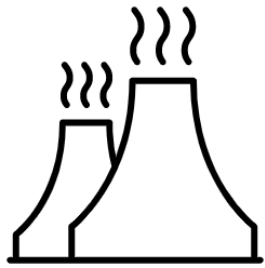
**SR. PROGRAM DIRECTOR**

**ENTERPRISE COMMUNITY PARTNERS**

# What is AHSC?

Affordable Housing and Sustainable Communities Program

AHSC requires active participation from multiple stakeholders to achieve a wide set of goals.



**CAP AND TRADE  
DOLLARS**

**CALIFORNIA CLIMATE  
INVESTMENT PROGRAMS**

**HOUSING AND SUSTAINABLE  
TRANSPORTATION PROJECTS  
(AHSC)**

# Funding

**\$400M**

ROUND 4  
\$20 million max award

**\$550M**

ROUND 5  
\$30 million max award

**\$808M**

ROUND 6  
\$30 million max award

**\$757M**

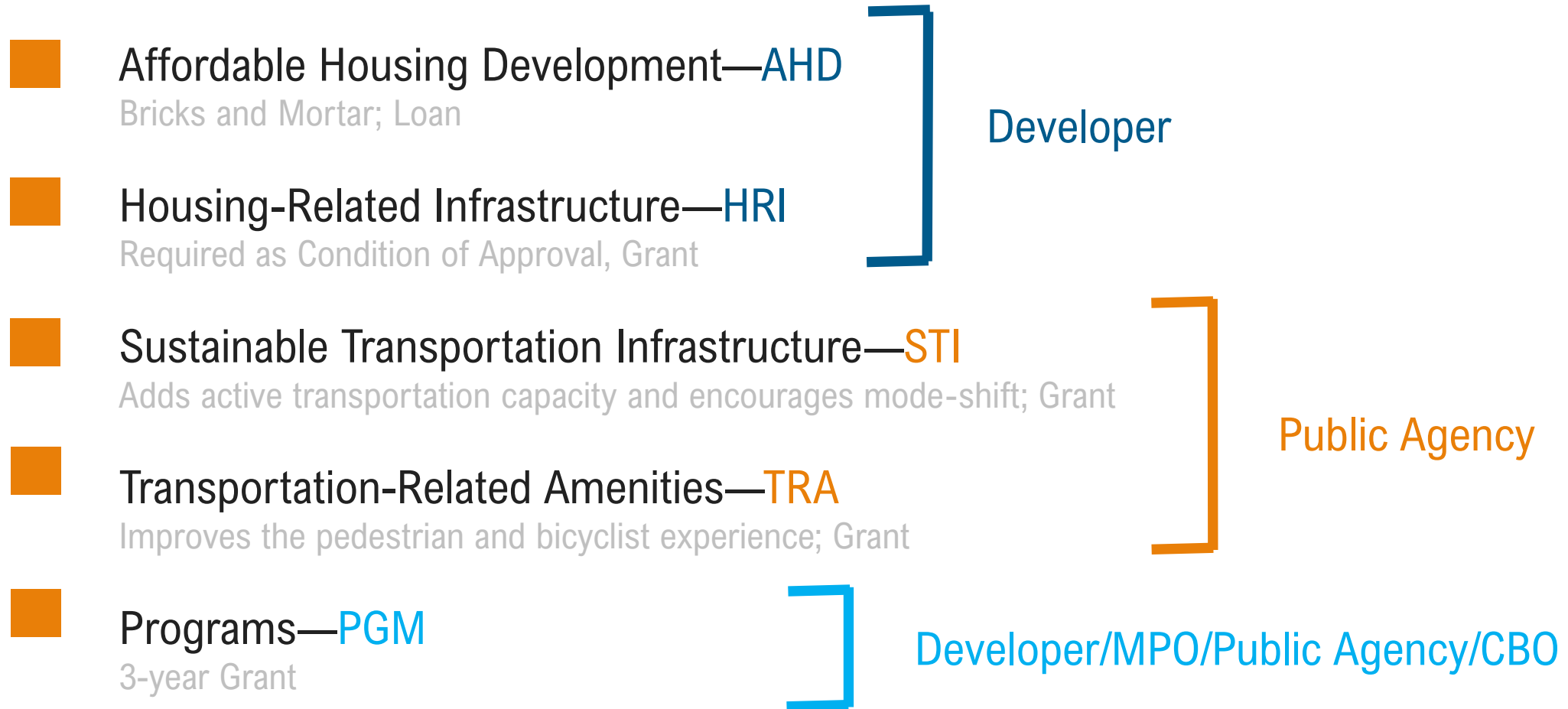
ROUND 7  
\$50 million max award

**TOTAL \$3.1B**

AWARDED TO DATE FOR HOUSING, TRANSIT AND ACTIVE  
TRANSPORTATION



# ELIGIBLE CAPITAL PROJECTS



■ Affordable Housing Development—AHD  
Bricks and Mortar; Loan

Developer

■ Housing-Related Infrastructure—HRI  
Required as Condition of Approval, Grant

■ Sustainable Transportation Infrastructure—STI  
Adds active transportation capacity and encourages mode-shift; Grant

Public Agency

■ Transportation-Related Amenities—TRA  
Improves the pedestrian and bicyclist experience; Grant

■ Programs—PGM  
3-year Grant

Developer/MPO/Public Agency/CBO

# AHSC Program Goals

**REDUCE SINGLE-PASSENGER VEHICLE USE**



**PROVIDE LOW-CARBON TRANSPORTATION OPTIONS**



**INCREASE ACCESSIBILITY AND CONNECTIONS**



**INVEST IN DISADVANTAGED COMMUNITIES**



**PROMOTE CO-BENEFITS**



**BUILD INFILL AFFORDABLE HOUSING**



# Partners and Roles



**CBO IDENTIFIES COMMUNITY NEEDS**



**HOUSING DEVELOPER TYPICALLY INITIATES APPLICATION**



**TRANSIT AGENCY IDENTIFIES TRANSIT COMPONENT**



**PUBLIC PARTNER IDENTIFIES BIKEWAYS AND WALKWAYS**

# Tribal Applicants

- Tribal entities: TDHEs, federally recognized tribes, NAHC listed tribes (pg. 74)
- Indian Country: following 18 USC 1151-any rancheria, reservation, trust, or acquired land (pg. 68)
- Limited waiver of sovereignty immunity (pg. 77)
- Infill site: Tribal Entities may request an exemption (pg. 68).
- AMI: allowed to use HUD's income guidelines if the tribe's service area is lower than the Country's. (pg. 64)
- AB1010 Waivers (HSC Section 50460) (pg. 76)
- Site control: title status report or attorney's opinion



# Project Area Types

TOD: TRANSIT ORIENTED DEVELOPMENT	ICP: INTEGRATED CONNECTIVITY PROJECT	RIPA: RURAL INNOVATION PROJECT AREA
<ul style="list-style-type: none"><li>• High-quality transit + 15 min. frequency</li><li>• 35% set aside of the total funding</li><li>• 30 units/acre minimum density</li></ul>	<ul style="list-style-type: none"><li>• No high-quality transit + departs 2x peak hours</li><li>• 35% set aside of the total funding</li><li>• 20 units/acre minimum density</li></ul>	<ul style="list-style-type: none"><li>• Same as ICP + located in a rural area</li><li>• 10% set aside of the total funding</li><li>• 15 units/acre minimum density</li></ul>

- At least one Project from each geographic area
- At least one Project from an eligible Tribal Entity
  - Tribal Entity must be developer of capital scope to be eligible for set-aside

# Case Study: Arcata 30th Street Commons

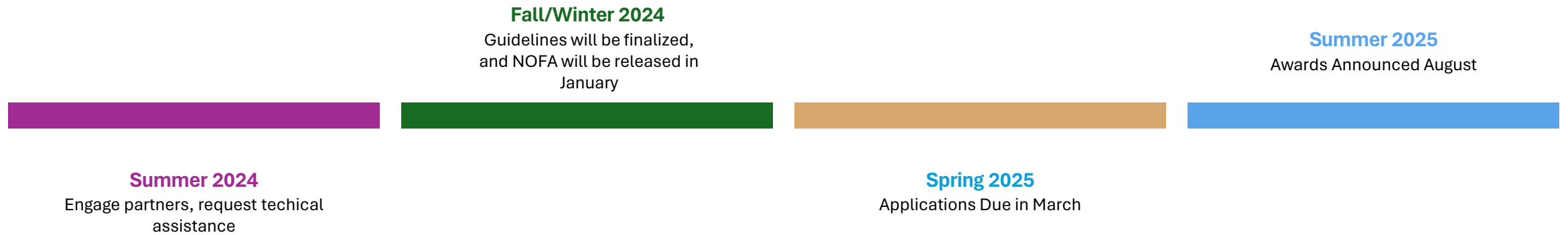
- 1st AHSC award made to a CA Native American Tribe (Round 5)
- Applicants:
  - Yurok Housing Authority (Yurok Tribe)
  - City of Arcata
- 36 affordable units (30 – 50% AMI)
- Bike and pedestrian infrastructure
- Community Garden managed by Native Foods Council (Yurok youth-led nonprofit)
- Includes wetland restoration and traditional cultural area/play-area for youth



*Members of the Tribal Council and Yurok Indian Housing Authority meet to see progress on the under-construction housing complex*

NEXT STEPS

# AHSC Timeline



# Technical Assistance



Kristine Williams: [kwilliams@enterprisecommunity.org](mailto:kwilliams@enterprisecommunity.org)



Iliana Chevez (Tribal TA): [iliana@calruralhousing.org](mailto:iliana@calruralhousing.org)

Liz Zendejas (Tribal TA): [liz@calruralhousing.org](mailto:liz@calruralhousing.org)





# Tribal HHAP

## An Overview of California Housing Resources

### Goal of the Program

- Many solutions, so long as they address tribal homelessness!
- Possible uses for funding are broad, and allow for culturally responsive, meaningful solutions that meet the needs of California's diverse Federally Recognized Tribes, including:
  - rapid rehousing services that cover past due rent, and security deposits;
  - renovation into centers serving homeless;
  - wellness and resource centers that include housing navigation and case management;
  - cultural mentoring programs that work with youth who are at risk of homelessness;
  - funding to support Homekey
  - street outreach programs and connection with services and resources;

### Target Population

- Tribal members who are homeless or at risk of homelessness
- Cal-ICH will look to tribal council's definition of homeless
- Can choose selection plan



# Tribal HHAP

## An Overview of California Housing Resources

### Program Funding

- \$20 million available in 2024
- There is no total cap
- If program is oversubscribed, Tribal HHAP will determine awards based on need compared to all tribes who applied

### Contact & Info

- Complete an intake form!
- Contact: [Vevila.Blossoming@bcsh.ca.gov](mailto:Vevila.Blossoming@bcsh.ca.gov)
- Website: [https://www.bcsh.ca.gov/calich/tribal\\_hhap\\_program](https://www.bcsh.ca.gov/calich/tribal_hhap_program)

### Threshold Requirements

- At least 10% of funds must be allocated towards serving homeless youth, and more support for homeless or transition-age youth are encouraged
- No more than 7% of request can be for administrative funds, such as overhead



# Tribal HHAP

## An Overview of California Housing Resources

### Timeline

- March | Notice of Funding Announcement.
- April | Grant application Available
- April – June | Cal ICH will be further engaging tribes and providing technical assistance.
- **June 28, 2024 | applications deadline**: must be submitted to Cal ICH, per Health & Safety Code, Section 50234.
- It is estimated that grant awards for Tribal HHAP -3 will be dispersed by the end of 2024.
- 2024 Tribal HHAP -3 program funding will need to be spent by June 2028.



# Next Steps for CA Tribal Housing Academy

CA Tribal Housing Accelerator Academy

Visit this link to register for all sessions!

<https://www.enterprisecommunity.org/resources/california-tribal-housing-accelerator-academy-webinar-series>

- May 28 at 11:00am PST | **Strategies for Building Capacity**
- June 25 at 11:00am PST | **Pro-Formas and Financial Feasibility Analysis CLOSED session**
- July 16 at 11:00am PST | **Leveraging State and Federal Resources**
- August 13 at 11:00 am PST | **State Funding and Compliance**

## To Recap

Our hope is this event set the stage for the academy by sharing groundwork and positioning of California's tribal history, assessing housing needs, and affordable housing 101

# Thank You

