



*Mammoth Lakes Housing, Inc.  
supports workforce housing  
for a viable economy and  
sustainable community.*

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## **STAFF REPORT**

**Subject:** Consider the Notice of Funding Availability from the State Department of Housing & Community Development's CalHome Program and possibly approve Resolution 21-05 authorizing a funding application

**Presented by:** Patricia Robertson, Executive Director  
Diane Doonan, Grant & Financial Associate

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## **BACKGROUND**

On September 21, 2021, the State Department of Housing and Community Development (HCD) announced a CalHome Program Notice of Funding Availability (NOFA). There is approximately \$57 million available which is provided by the Affordable Housing Bond Act Trust Fund of 2018. Mammoth Lakes Housing (MLH) is eligible to apply as a non-profit to serve households in our service area covering Inyo, Mono, and Alpine counties. Jurisdictions in the Eastern Sierra are also eligible to apply.

15% of funds are set-aside for rural communities.

**Applications are due November 22, 2021. Awards are expected in February 2022.**

### **Eligible Activities benefit households earning below 80% of the Area Median Income:**

- First-Time Homebuyer Mortgage Assistance
  - Loans up to \$100,000
  - Does not include mobile home in a park acquisition, as in years past
  - Administrative fees equal 10% of the total award amount
- Owner-Occupied Rehabilitation (including adding an Accessory Dwelling Unit [ADU])
  - Loans up to \$100,000 (or \$150,000 for reconstruction)
  - Includes rehab or replacement of mobile homes in parks
  - Administrative fees equal 20% of the total award amount
- ADU Programs
  - Loans up to \$100,000 to homeowners adding an ADU
  - Loans to construct new ADUs on private property
  - Administrative fees equal 20% of the total award
- Homeownership Project Development Loans
- Technical Assistance for Shared Housing Programs

- Technical Assistance for Self-Help Housing Projects

**ANALYSIS/DISCUSSION**

All programs must benefit households earning below 80% AMI.

<b>Mono County, HCD Income Limits Effective April 26, 2021</b>				
Household Size	1	2	3	4
Maximum Income	\$45,300	\$51,800	\$58,250	\$64,700

The minimum application request for any one activity is \$500,000. For two activities, the minimum is \$600,000. The maximum application request is \$5 million (for MLH as an organization).

Staff is seeking Board approval to submit an application for \$981,000 for the following programs:

- a) Mortgage Assistance, \$441,000 (4 loans)
  - a. \$400,000 = 4 loans of up to \$100,000 each, and
  - b. \$1,000 = \$250 per household for home buyer education
  - c. \$40,000 = 10% Activity Delivery fees
- b) Owner-Occupied Rehab Loan Programs, \$540,000 (4 loans)
  - a. 1 RSF rehab loans = \$100,000 per unit
  - b. 1 mobile home rehab = \$100,000
  - c. 2 ADU construction loans = \$150,000 each = \$300,000
  - d. \$40,000 = 20% Activity delivery fees

**STRATEGIC PLAN CONSIDERATIONS**

<b>MLH Board Priorities, November 4, 2019</b>			
Focus Area	Goal	Objective	Other
<b>A: Build &amp; Facilitate Community Housing</b>			
<b>B: Grow Housing Programs &amp; Services</b>	B-1: Serve over 1,000 people through MLH housing programs and services by 2022	1: Manage housing loan programs	Future Goals 2-5 years: • Expand to provide 3-5 Rehab loans for low-income homeowners • Expand Home Buyers Assistance Program
	B-3: Create plans to expand programs and services		
<b>C: Foster Collaboration &amp; Partnerships for Housing</b>	C-3: Serve and support existing collaborative efforts for housing		
<b>E: Enhance Communications &amp; Outreach</b>			Future Goals 2-5 years: • Tool Kit: How to Build Accessory Dwelling Units

			(ADUs) • Implement ADU Information Campaign/Tool Kit
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**Community Housing Action Plan**

On December 6, 2017 the Town Council accepted the Community Housing Action Plan. Mortgage assistance and ADU programs are noted in the CHAP in several places, as outlined below.

<i>Near Term – in place by the end of 2020</i>		
ADUs - Promote	Increase community awareness of ability to do ADUs, Explore variances such as side yard setbacks to make it easier to fit a freestanding ADU	Both the Town and MLH were identified as partner organizations on this initiative. There is possibility to partner with Mono County as well.
Home Buyer Assistance		MLH lead
<i>Mid Term – in place by 2025</i>		
Amnesty for unpermitted ADUs		Town lead, MLH support
ADUs – Pre-approve Plans		Town lead, MLH support

**2020 NOFA EXPERIENCE**

The Mono County application scored 68 under the 2020 NOFA. The lowest scored application was 75; however, it is clear from the funded applications list that some applications benefited from the rural set-aside (Attachment 1). This could be beneficial to a potential application.

**OPTIONS ANALYSIS**

- Option 1: Approve the Resolution 21-05 authorizing MLH to submit a CalHome application for funding of \$981,000 for Mortgage Assistance and ADU Loan Program.
- Option 2: Do not approve resolution 21-05 and do not authorize MLH to apply for the funding of these programs.

**FINANCIAL CONSIDERATIONS**

Adoption of Option 1 will require MLH staff time to complete the application (~5 hours).

**RECOMMENDATION**

Therefore, it is recommended that the MLH Board of Directors choose Option 1: Approve Resolution 21-05, authorizing a CalHome application under the 2021 NOFA.

**ATTACHMENTS**

1. 2020 CalHome Award List
2. Resolution 21-05, Authorizing an application to HCD for CalHome funding in Mono County, CA



**CALIFORNIA DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT**  
**CALHOME GENERAL 2020**  
**August 31, 2020 NOFA**  
**Final Point Score and Awardee List**

Applicant	Applicant Activity	City	County	Final Point Score	Amount Requested	Amount Awarded
San Diego Habitat for Humanity	First Time Homebuyer Program	San Diego	San Diego	92	\$660,000	\$660,000
San Diego Habitat for Humanity	Homeownership Project Development	San Diego	San Diego	92	\$900,000	\$900,000
Homes for Families	First Time Homebuyer Program	Woodland Hills	Los Angeles	91	\$2,310,000	\$2,310,000
Habitat for Humanity of Greater Los Angeles	First Time Homebuyer Program	Bellflower	Los Angeles	91	\$3,969,000	\$3,969,000
City of Bell Gardens	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	Bell Gardens	Los Angeles	90	\$4,556,250	\$4,556,250
Habitat for Humanity of Greater Los Angeles	Owner Occupied Rehabilitation Program	Los Angeles	Los Angeles	89	\$990,000	\$990,000
City of Pomona	Accessory/Junior Dwelling Unit Program	Pomona	Los Angeles	88	\$720,000	\$720,000
Habitat for Humanity Greater San Francisco, Inc.	Owner Occupied Rehabilitation Program	San Francisco	San Francisco	87	\$2,900,000	\$2,900,000
Habitat for Humanity Lake County CA, Inc.	First Time Homebuyer Program	Lower Lake	Lake	85	\$661,500	\$661,500
Housing Trust Fund of Santa Barbara County, Inc.	First Time Homebuyer Program	Santa Barbara	Santa Barbara	85	\$1,762,400	\$1,762,400
NHS Neighborhood Lending Services	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	Los Angeles	Los Angeles	85	\$4,495,000	\$4,495,000
Self-Help Enterprises	Homeownership Project Development	Fresno	Fresno	85	\$1,430,000	\$1,430,000
City of South El Monte	Owner Occupied Rehabilitation Program	South El Monte	Los Angeles	84	\$1,000,000	\$1,000,000
Habitat for Humanity East Bay/Silicon Valley, Inc.	Homeownership Project Development	San Jose	Santa Clara	84	\$1,203,000	\$1,203,000
Northern California Land Trust, Inc.	First Time Homebuyer Program and Accessory/Junior Dwelling Unit Program	Berkeley	Alameda	84	\$2,420,000	\$2,420,000
County of Madera	First Time Homebuyer Program	Madera	Madera	83	\$500,000	\$500,000
Neighborhood Partnership Housing Services, Inc.	First Time Homebuyer Program	Rancho Cucamonga	San Bernardino	83	\$2,535,750	\$2,535,750
Neighborhood Partnership Housing Services, Inc.	First Time Homebuyer Program	Rancho Cucamonga	Riverside	83	\$2,425,000	\$2,425,000
San Diego Housing Commission	First Time Homebuyer Program	San Diego	San Diego	82	\$4,079,250	\$4,079,250
Self-Help Enterprises	Owner Occupied Rehabilitation Program and Self-Help Technical Assistance	Visalia	Tulare	82	\$2,250,000	\$2,250,000
City of Clovis	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	Clovis	Fresno	82	\$5,000,000	\$5,000,000
City of McFarland	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	McFarland	Kern	82	\$1,500,000	\$1,500,000
County of Merced	Occupied Rehabilitation Program	Merced	Merced	81	\$600,000	\$600,000
Sacramento Neighborhood Housing Services, Inc.	Occupied Rehabilitation Program	Sacramento	Sacramento	81	\$1,987,500	\$1,987,500
City of Chowchilla	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	Chowchilla	Madera	79	\$700,000	\$700,000
Habitat for Humanity East Bay/Silicon Valley	Homeownership Project Development	Oakland	Alameda	79	\$1,002,500	\$1,002,500
Northern California Land Trust	First Time Homebuyer Program and Accessory/Junior Dwelling Unit Program	Berkeley	Alameda	79	\$2,070,000	\$2,070,000
City of Livingston	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	Livingston	Merced	77	\$800,000	\$800,000
Habitat for Humanity Lake County CA, Inc.	Homeownership Project Development	Lower Lake	Lake	75	\$106,750	\$106,750
City of Avenal	First Time Homebuyer Program and Accessory/Junior Dwelling Unit Program	Avenal	Kings	75	\$750,000	\$750,000
Self-Help Enterprises	Owner Occupied Rehabilitation Program	Visalia	Kings	75	\$1,320,000	\$1,320,000
Heritage Housing Partners	First Time Homebuyer Program	Pomona	Los Angeles	81	\$2,425,500	\$0
Heritage Housing Partners	First Time Homebuyer Program	Pasadena	Los Angeles	81	\$882,000	\$0
City of West Hollywood	First Time Homebuyer Program	West Hollywood	Los Angeles	81	\$4,851,000	\$0
City of El Monte	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	El Monte	Los Angeles	80	\$1,000,000	\$0

↑ Funded

Applicant	Applicant Activity	City	County	Final Point Score	Amount Requested	Amount Awarded
South El Monte	First Time Homebuyer Program and Accessory/Junior Dwelling Unit Program	South El Monte	Los Angeles	80	\$2,300,000	\$0
City of Santa Cruz	First Time Homebuyer Program	Santa Cruz	Santa Cruz	79	\$992,250	\$0
City of Oakland	First Time Homebuyer Program	Oakland	Alameda	78	\$1,052,500	\$0
Los Angeles Housing + Community Investment Department	First Time Homebuyer Program	Los Angeles	Los Angeles	78	\$5,000,000	\$0
City of Porterville	First Time Homebuyer Program	Porterville	Tulare	78	\$600,000	\$0
City of Sacramento c/o The Sacramento Housing and Redevelopment Agency	First Time Homebuyer Program	Sacramento	Sacramento	78	\$2,750,000	\$0
Affordable Community Living Corporation	First Time Homebuyer Program	Santa Ana	San Bernardino	77	\$5,000,000	\$0
City of Corcoran	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	Corcoran	Kings	77	\$750,000	\$0
Habitat for Humanity of Orange County	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	Santa Ana	Orange	77	\$4,005,000	\$0
Northern California Land Trust	Accessory/Junior Dwelling Unit Program	Berkeley	Alameda	75	\$510,000	\$0
City of Hayward	First Time Homebuyer Program	Hayward	Alameda	75	\$1,653,750	\$0
County of Humboldt	OOR/ADU-JADU	Eureka	Humboldt	75	\$3,150,000	\$0
City of Richmond	Accessory/Junior Dwelling Unit Program	Richmond	Contra Costa	75	\$5,000,000	\$0
City of Sanger	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	Sanger	Fresno	75	\$380,000	\$0
City of Delano	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	Delano	Kern	74	\$800,000	\$0
Housing Authority of the County of Marin	Owner Occupied Rehabilitation Program	San Rafael	Marin	74	\$1,980,000	\$0
Neighborhood Housing Services of Orange County Inc. dba NeighborWorks Orange County Neighborhood Housing Services of Orange County, Inc., dba NeighborWorks Orange County	First Time Homebuyer Program	Orange	Orange	74	\$5,000,000	\$0
City of Murrieta	First Time Homebuyer Program	Murrieta	Riverside	73	\$4,961,250	\$0
Covia Foundation	Self-Help Technical Assistance	Walnut Creek	Alameda	73	\$300,000	\$0
Mammoth Lakes Housing, Inc	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	Mammoth Lakes	Mono	72	\$1,083,250	\$0
City of Riverside	OOR/ADU-JADU	Riverside	Riverside	72	\$3,180,000	\$0
City of Oceanside	First Time Homebuyer Program	Oceanside	San Diego	72	\$4,520,250	\$0
Ventura County Community Development Corporation	First Time Homebuyer Program	Oxnard	Ventura	72	\$4,950,000	\$0
City of Parlier	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	Parlier	Fresno	71	\$2,777,500	\$0
City of Orange Cove	Owner Occupied Rehabilitation Program	Orange Cove	Fresno	71	\$600,000	\$0
City of Fresno	Owner Occupied Rehabilitation Program	Fresno	Fresno	71	\$2,000,000	\$0
Habitat For Humanity of Greater Sacramento Inc.	Owner Occupied Rehabilitation Program	Sacramento	Sacramento	71	\$1,350,000	\$0
Habitat for Humanity East Bay/Silicon Valley	Owner Occupied Rehabilitation Program	Oakland	Santa Clara	70	\$480,000	\$0
Habitat for Humanity East Bay/Silicon Valley	Owner Occupied Rehabilitation Program	Oakland	Santa Clara	70	\$480,000	\$0
City of Fairfield	Accessory/Junior Dwelling Unit Program	Fairfield	Solano	69	\$1,200,000	\$0
County of Mariposa	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	Mariposa	Mariposa	69	\$600,000	\$0
Mammoth Lakes Housing, Inc	First Time Homebuyer Program and Accessory/Junior Dwelling Unit Program	Mammoth Lakes	Mono	68	\$1,151,000	\$0
Housing Authority of the County of Marin	First Time Homebuyer Program	San Rafael	Marin	68	\$1,984,500	\$0
County of Sacramento c/o The Sacramento Housing and Redevelopment Agency	First Time Homebuyer Program	Sacramento	Sacramento	68	\$2,750,000	\$0
City of Hanford	First Time Homebuyer Program and Owner Occupied Rehabilitation Program	Hanford	Kings	67	\$1,000,000	\$0
City of Napa	Accessory/Junior Dwelling Unit Program	Napa	Napa	63	\$1,000,000	\$0
Habitat for Humanity East Bay/Silicon Valley	Owner Occupied Rehabilitation Program	Oakland	Contra Costa	62	\$1,200,000	\$0

INYC ★

MONO ★

Applicant	Applicant Activity	City	County	Final Point Score	Amount Requested	Amount Awarded
Visionary Home Builders of California	Homeownership Project Development	Stockton	San Joaquin	59	\$4,010,000	\$0
City of Shasta Lake	First Time Homebuyer Program and Accessory/Junior Dwelling Unit Program	Shasta Lake	Shasta	56	\$680,000	\$0
Luis E. Rios	Homeownership Project Development		Butte	DQ	\$0	\$0
Rios & Company	Homeownership Project Development		Butte	DQ	\$0	\$0
City of Merced	First Time Homebuyer Program		Merced	DQ	\$1,100,000	\$0
City of Dinuba	First Time Homebuyer Program and Owner Occupied Rehabilitation Program		Tulare	DQ	\$700,000	\$0
Mission Economic Development Agency (MEDA)	Homeownership Project Development		San Francisco	DQ	\$3,205,000	\$0
Affordable Housing Clearinghouse	First Time Homebuyer Program		Orange	DQ	\$1,103,750	\$0
				<b>Total</b>	<b>\$154,635,400</b>	<b>\$57,603,900</b>

**RESOLUTION NO. 21-05**

**A RESOLUTION OF THE BOARD OF DIRECTORS OF MAMMOTH LAKES HOUSING, INC. AUTHORIZING THE SUBMISSION OF THE 2021 CALHOME PROGRAM APPLICATION TO THE STATE OF CALIFORNIA DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT; AND IF SELECTED, THE EXECUTION OF A STANDARD AGREEMENT, ANY AMENDMENTS THERETO, AND OF ANY RELATED DOCUMENTS NECESSARY TO PARTICIPATE IN THE CALHOME PROGRAM.**

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WHEREAS:

- A. Mammoth Lakes Housing, Inc. wishes to apply for and receive an allocation of funds through the CalHome Program; and
- B. The California Department of Housing and Community Development (hereinafter referred to as “HCD”) has issued a Notice of Funding Availability (“NOFA”) on September 21, 2021 for the CalHome program established by Chapter 84, Statutes of 2000 (SB 1656 Alarcon), and codified in Chapter 6 (commencing with Section 50650) of Part 2 of Division 31 of the Health and Safety Code (the “statute”). Pursuant to the statute, HCD is authorized to approve funding allocations utilizing monies made available by the State Legislature to the CalHome program, subject to the terms and conditions of the statute and the CalHome Program Regulations adopted by HCD in November 2019; and
- C. The nonprofit Community Housing Development Organization, Mammoth Lakes Housing, Inc. wishes to submit an application to obtain from HCD an allocation of CalHome funds not to exceed an amount of \$981,000 to serve Mono County with Owner-Occupied Rehab loans and Mortgage Assistance programs.

IT IS NOW THEREFORE RESOLVED THAT:

- 1. The Executive Director shall submit to HCD an application to participate in the CalHome Program in response to the NOFA issued on September 21, 2021 which will request a funding allocation for the following activities, located in Mono County, CA:
  - a. Mortgage Assistance, up to \$441,000 and
  - b. Owner-Occupied Rehab Loans, up to \$540,000
- 2. If the application for funding is approved, the hereby agrees to use the CalHome funds for eligible activities in the manner presented in the application as approved by HCD and in accordance with program regulations cited above. The application in full is incorporated as part of the Standard Agreement. Any and all activities funded, information provided, and timelines represented in the application are enforceable



through the Standard Agreement. The Board of Directors acknowledges and agrees that it may be required to execute any and all other instruments necessary or required by HCD for participation in the CalHome Program.

3. The Board of Directors authorizes the Executive Director to execute in the name of Mammoth Lakes Housing, Inc. the application, the Standard Agreement, and any subsequent amendments or modifications thereto, as well as any other documents required by HCD for participation in the CalHome Program, and any amendments thereto.

PASSED AND ADOPTED THIS 4<sup>th</sup> day of October 2021, by the following vote:

AYES: \_\_\_\_\_ NAYS: \_\_\_\_\_ ABSTAIN: \_\_\_\_\_ ABSENT: \_\_\_\_\_

The undersigned President of Mammoth Lakes Housing, Inc. there before named does hereby attest and certify that the foregoing is a true and full copy of a resolution of the Governing Board adopted at a duly convened meeting on the date above-mentioned, which has not been altered, amended or repealed.

\_\_\_\_\_  
Kirk Stapp, President

ATTEST:

\_\_\_\_\_  
Patricia Robertson, Secretary