

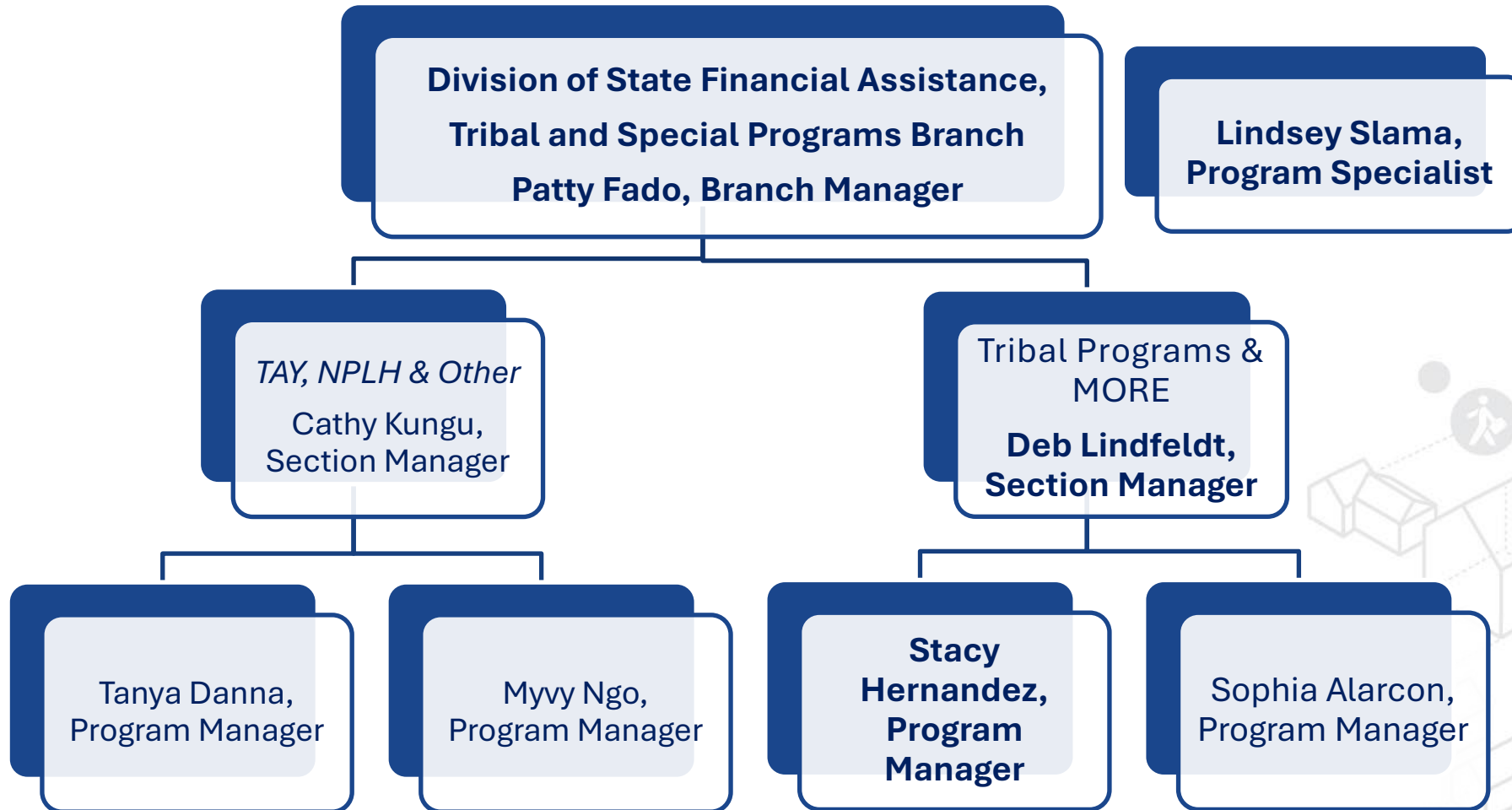


2025 Tribal Multifamily Finance Super Notice of Funding Availability (Tribal MFSN)

August 21, 2025



Division of State Financial Assistance: Tribal and Special Programs Branch



Assembly Bill (AB) 1010 & 1878

- Allow for Tribal applicants to apply for a request to modify or waive State statutory and guideline requirements
 - For any assistance or support in submitting an AB 1010 request, please contact the program team and/or the CIAP team at CIAP@hcd.ca.gov



AB 434 (2019)

- Requires streamlining of HCD funding programs
- Multiple programs included in a single NOFA
- Applicants may request funding for multiple programs in a single application



Funding Sources

2025 Tribal MFSN

- MHP: 2023 General Fund
- IIG: Proposition 1C



Guidance

2023 MFSN Guidelines:

<https://www.hcd.ca.gov/grants-and-funding/multifamily-finance-super-nofa/archive>



MHP Funding Amount

Multifamily Housing Program (MHP): \$30 million

Forgivable loans to assist the new construction, rehabilitation, and conversion of permanent and transitional rental housing for Lower Income households.



IIG Funding Amount

Infill Infrastructure Grant Program (IIG): \$20 million

Grant assistance for infrastructure improvements necessary for specific residential or mixed-use infill development projects.



Eligible Applicant

Tribal Entities in California with the experience and ability to develop, own, and operate affordable housing.

- HCD acknowledges the unique characteristics of Tribal governance and will consider the diverse forms of experience in community building and housing initiatives.



Eligible Co-Applicant

City, county, local public entity, non-profit or for-profit corporation, LLC, and/or LP



MHP & IIG (1 of 2)

- **Affordability:**
 - At or below 60% of Area Median Income (AMI)
 - Higher with tax credits
 - 4% tax credits = 60% AMI average
 - 9% tax credits = 50% AMI average



MHP & IIG (2 of 2)

- **Affordability Period: 55 years**
 - 50 years on trust land subject to BIA approval
- **Site Control: At time of application or within a reasonable period, as determined by HCD**
 - Similar to Tribal HK+ requirements



Multifamily Housing Program (MHP) Requirements



MHP: \$30 million

- \$8 million max per application
- \$300,000 base amount per restricted unit (adjusted for size and affordability)
- Extraordinary Costs
 - \$10 million max per application and
 - $\leq 130\%$ of NAHASDA Total Development Cost (TDC) limits



Terms

- 55-year forgivable loan at 0% interest
 - 50 years on trust land subject to BIA-approval
- Over the Counter
 - Pre-application meeting required
- .42% monitoring fee



Eligible Projects (1 of 3)

Permanent financing for new construction, rehabilitation, or conversion of a nonresidential structure to permanent or transitional rental housing



Eligible Projects (2 of 3)

- ❑ Five or more units, **AND**
- ❑ One or more of the following:
 - *Large family units*
 - *Senior*
 - *Farmworker housing*
 - *At high risk*
 - *Special Needs populations*



Eligible Projects (3 of 3)

- Large family units:
25%+ are 3+ bedrooms and 25%+ are 2-bedroom units
- Senior: All units are 55+ years of age
- Farmworker housing: 25%+ for agricultural households and 10% of those are below 30% AMI
- At high risk: preservation of affordable housing (see [guidelines](#))
- Special Needs populations:
25% of units and other requirements; \$25k per unit if 45%



Special Needs Populations (1 of 4)

Defined as any of the following:

- People with disabilities
- At Risk of Homelessness
- People with substance use disorders



Special Needs Populations (2 of 4)

- Homeless youth
- Fleeing domestic violence, sexual assault, and human trafficking
- Experiencing Homelessness/
Chronic Homelessness



Special Needs Populations (3 of 4)

- Frequent users of public/ mental health services
- Families in the child welfare system (lack of housing is a barrier to family reunification)
- At risk of placement in or exiting an institutional setting



Special Needs Populations (4 of 4)

- Older adults in need of Supportive Services
- Other groups with housing needs as determined by HCD.



Infill Infrastructure Grant (IIG) Requirements



IIG: \$20 Million Grant

- No Maximum per application
- Over the Counter
- Grant, based on:
 - # of units
 - # of bedrooms/ unit
 - Density and affordability




Capital Improvement Project (CIP) (1 of 4):

Construction, rehabilitation, demolition, relocation, preservation, or other physical improvement of the following:



Capital Improvement Project (CIP) (2 of 4):

- Parks or Open Space
 - Water, sewer, or other utility service improvements
 - Transit linkages or facilities
 - Facilities that support pedestrian or bicycle transit
- 



Capital Improvement Project (CIP) (3 of 4):

- Traffic mitigation, sidewalk, or streetscape improvements
- Streets/ Roads
- Factory-Built Housing components



Capital Improvement Project (CIP) (4 of 4):

- Adaptive Reuse
- Site preparation or demolition
- Transit Station Structured Parking



Qualifying Infill Project (1 of 4):

- Must be a **Qualifying Infill Project**
 - In an **Urbanized Area**
 - With **Urban Uses**



Qualifying Infill Project (2 of 4):

- **Qualifying Infill Project:**
 - A residential or mixed-use development project in an urbanized area



Qualifying Infill Project (3 of 4):

- **Urbanized Area**
 - An incorporated city.
 - Unincorporated areas must be in the local general plan, served by public sewer and water systems.
 - At least 50% of adjoining parcels are developed with urban uses



Qualifying Infill Project (4 of 4):

- **Urban Uses**
 - Any residential, commercial industrial, public institutional, transit or transportation passenger facility, or retail use, or any combination.



IIG Unrestricted* Rentals

- 0 bdrm: \$4,700
- 1 bdrm: \$9,400
- 2 bdrm: \$14,200
- 3 bdrm: \$18,900
- 4 bdrm: \$23,700



60% AMI Rentals

- 0 bdrm: \$41,000
- 1 bdrm: \$45,800
- 2 bdrm: \$55,300
- 3 bdrm: \$64,700
- 4 bdrm: \$71,100



50% AMI Rentals

- 0 bdrm: \$47,400
- 1 bdrm: \$53,700
- 2 bdrm: \$61,600
- 3 bdrm: \$74,200
- 4 bdrm: \$79,000



30% AMI Rentals

- 0 bdrm: \$55,300
- 1 bdrm: \$58,400
- 2 bdrm: \$66,300
- 3 bdrm: \$85,300
- 4 bdrm: \$90,000



Net Density

- **Net Density:** Housing Units Per Acre
- **Net Density Adjustment Factor:** Increase of grant calculation based on proposed housing units per acre



Net Density Adjustment Factor (1 of 3)

- **Fewer than 15 units** is a net density adjustment factor of **1**
- **15 – 19 units** is a net density adjustment factor of **1.08 (8%)**
- **20 – 25 units** is a net density adjustment factor of **1.12 (12%)**



Net Density Adjustment Factor (2 of 3)

- **25 – 30 units** is a net density adjustment factor of **1.16 (16%)**
- **30 – 35 units** is a net density adjustment factor of **1.20 (20%)**
- **35 – 40 units** is a net density adjustment factor of **1.24 (24%)**



Net Density Adjustment Factor (3 of 3)

- **40 – 45 units** is a net density adjustment factor of **1.28 (28%)**
- **46 or above** is a net density adjustment factor of **1.32 (32%)**



Timeline

- **NOFA Released: March 2025**
- **Application Portal Open: April 2025**
- **NOFA Workshop: August 2025**
- **Application Deadline: February 2026**

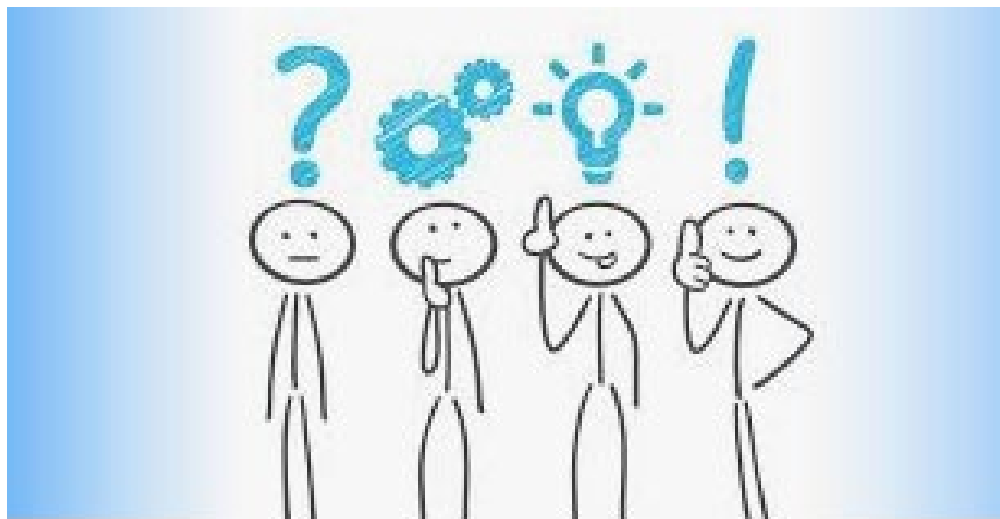


Pre-Application Survey and Meeting (1 of 2)

- Pre-Application meeting with the Tribal MFSN team is required
- Pre-Application Survey is on the HCD Tribal MFSN [website](https://www.hcd.ca.gov/grants-and-funding/tribal-multifamily-finance-super-nofa):

<https://www.hcd.ca.gov/grants-and-funding/tribal-multifamily-finance-super-nofa>





Questions? Comments? Concerns?



Tribal Team Contacts (1 of 2)

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Tribal MFSN Website:

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