

# THE SUN-GAZETTE

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## CalHome grants boost local homeownership programs

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SACRAMENTO – The California Department of Housing and Community Development (HCD) awarded cities in Fresno and Tulare counties grants to assist residents with buying and rehabilitating homes as part of the state’s CalHome Program.

HCD announced the grant awards totaling \$126 million on Dec. 1, with more than \$5 million of those funds going to programs in Parlier, Orange Cove and Dinuba. The CalHome Program provides public agencies and nonprofits with grants to support homeownership assistance programs geared toward low- and very low-income households.

“Becoming a homeowner is one of the surest ways to gain housing security and build generational wealth,” HCD Director Gustavo Velasquez said in a press release. “CalHome presents a tremendous opportunity to make homeownership possible for people who never thought it would be attainable, strengthening both families and communities.”

Through the CalHome Program, the city of Parlier received \$3 million, the city of Dinuba received \$1.5 million and the city of Orange Cove received \$600,000. Visalia-based community development

organization Self-Help Enterprises (SHE) received just over \$1 million for mortgage assistance programs split between housing units in Tulare, Kern, Merced and Madera counties.

Programs funded through CalHome include homeownership development, self-help technical assistance projects and programs for owner-occupied rehabilitation (OOR), accessory dwelling units (ADU) and first-time homebuyer mortgage assistance.

According to an HCD press release, these programs are aimed at “increasing opportunities for homeownership, encouraging neighborhood revitalization and sustainable development and maximizing use of existing homes.” The grants were awarded to local governments, tribal nations and nonprofits in 23 counties.

#### LOCAL USE OF PROGRAM FUNDS

SHE is an organization that works with low-income families in the San Joaquin Valley to help them gain access to affordable housing through a variety of programs, including rental communities, financial assistance and a program where future homeowners help build their own home.

Tom Collishaw, SHE president and CEO, said the organization uses the direct grants it receives from the CalHome Program to assist first-time homebuyers with secondary financing in the form of “gap loans” that help individuals afford to purchase their first home; other funds go toward SHE to help with administrative costs.

“Primarily, the money goes to pay for construction or home purchase for the individual, and it goes out in the form of a deferred payment loan to the ultimate owners or buyers of the property,” Collishaw said.

In addition to the programs it runs independently, SHE works with cities and counties in the area — including Dinuba and Orange Cove — to apply to and administer funds from programs like CalHome.

“We help San Joaquin Valley small cities and counties get what we consider a fair share of state resources by having a local presence in the capacity to put applications together and then deliver these programs successfully,” Collishaw said. “Otherwise, in many cases, there would not be applications coming in from many of these cities.”

The city of Dinuba partners with SHE to run its homebuyer assistance program and its housing rehabilitation assistance program for residents. The funding Dinuba received through this round of CalHome grants will put \$750,000 toward its mortgage assistance program and \$750,000 toward its OOR program. Collishaw said SHE is also currently working with Orange Cove on its assistance programs.

SHE is not currently working with the city of Parlier on its assistance programs, but Collishaw said they have partnered with Parlier in the past. The city of Parlier received \$2 million for mortgage assistance programs and \$1 million for ADU/junior ADU programs.

The cities of Tulare and Porterville applied for mortgage assistance program awards and the city of Parlier and County of Tulare applied for OOR program awards but did not receive grant funding.

According to HCD, applications to the CalHome Program are scored and rated competitively, and awards are issued starting with the highest scores until the pool of funding is exhausted. A total of \$135 million was allocated to the CalHome Program in the state’s 2022 budget and split between different funding targets, including rural areas and manufactured homes.

Grant applications were evaluated based on feasibility, capability, community need, contribution to community revitalization, increase to affordable housing supply and a prohousing designation, which is awarded to jurisdictions that have policies that reduce barriers to housing production, according to HCD.

San Joaquin Valley residents who are interested in learning about homeownership assistance programs that may be available to them can contact SHE at 559-651-1000.