

Local Government Special Needs Housing Program (“SNHP”) SNHP Application Process

An application for a SNHP Loan or Capitalized Operating Subsidy Reserve (“COSR”) begins with a Developer applying for SNHP financing directly through a local mental health agency (“MHA”) that has advertised the availability of SNHP financing for the development of permanent supportive housing for the mentally-ill who are homeless, or at risk of homelessness. Each MHA is responsible for locally posting a notice regarding the availability of SNHP financing and the terms and conditions for receiving an allocation of SNHP funds. Check with the MHA regarding their SNHP application process. Some MHA’s will accept an emailed copy (and/or hard copy) of CalHFA’s Universal Application and required Attachments (A, A-1, B, & B-1).

Prior to submitting an application for SNHP financing to CalHFA for underwriting a Developer must first have a commitment of SNHP financing from the local MHA as evidenced by their willingness to sign the SNHP Application Attachment A and provide a draft Supportive Service Plan (“SSP”) as Attachment A-1. The MHA must also agree to the unit mix and occupancy restrictions tied to the SNHP Regulated Units by co-signing Attachment B-1 of the SNHP Application Attachment B - Developer Certification.

The Developer may email a complete SNHP Application to the below parties. The required submittals include the Universal Application, a financial proforma for the proposed Project, and signed Attachments A, B, & B-1, with the draft SSP as Attachment A-1:

Michelle Geil – Loan Administrator: mgeil@calhfa.ca.gov
Debra Starbuck – Lead SNHP Officer: dstarbuck@calhfa.ca.gov

Once received, your Project will be assigned to a CalHFA loan underwriter and loan administrator who will email you instructions on how to send the required SNHP Application Checklist Items via CalHFA’s Secure Send process. When sending the checklist items via Secure Send, please do NOT save items in subfolders. Complete the SNHP Application Checklist (using the abbreviation “TBS” for items “to be submitted” later) and e-send it using separate files for each checklist item number. Each file should be named using the checklist item description (*Preliminary Title Report, Appraisal, etc., please don’t use numbers*). Your SNHP Application will be considered complete upon receipt of the required checklist items.

Should you need to submit subsequent due diligence or checklist items at a later date, please submit items to the Project’s Loan Administrator via email or Secure Send. Any documents over 9 MB (megabytes) should be sent via Secure Send. Exception: updates to your financial proforma or economic projections should be sent directly to the assigned CalHFA loan underwriter. When emailing due diligence please put the name of the SNHP Project and the document name in the subject line of your email.

Questions regarding this process should be directed to your assigned Loan Administrator.