CalHFA

DISASTER REBUILDING ASSISTANCE PROGRAM

PROGRAM TOOLKIT

SEPTEMBER 2026

Link to Toolkit & Outreach Materials
calhfa.ca.gov/homebuyer/programs/drap.htm

Program Administered By

California Housing Finance Agency (CalHFA)

PROGRAM OVERVIEW

The Disaster Rebuilding Assistance Program is a state program that connects homeowners who lost their homes in a California disaster with access to affordable construction loans through a network of trusted lenders. The program reduces the risk and cost of construction loans for low- and moderate-income homeowners by offering financing tools, such as interest rate buydowns, through participating lenders that will make rebuilding more accessible and affordable for impacted homeowners.

- Homeowner's primary residence was destroyed or damaged by a qualified disaster that occurred between 01/01/2023 and 01/08/2025, such as the 2025 Los Angeles fires.
- Homeowner owns the property now and lived there or owned it when the disaster happened.
- Homeowner meets income requirements. Income limits vary by county and type of loan, so homeowners should contact a participating lender.
- Homeowner is planning to rebuild a single-family home, planned unit development, condo, 1-4 unit property or a permanently affixed manufactured home. The rebuilt property must meet local zoning requirements.

Homeowners can get more program information and connect with participating construction lenders at calhfa.ca.gov/homebuyer/programs/drap.htm.

This toolkit contains:

- Program Overview
- Program Flyer
- FAQs
- Sample Social Media Posts

CalHFA

DISASTER REBUILDING ASSISTANCE PROGRAM

Home is more than a house

Rebuild your home. Stay in your community.

Helping Homeowners Recover After Disaster

Find trusted construction lenders and lower cost loans through CalHFA's newest program

Lower Cost Loans

Interest rate buydowns reduce the cost of your construction loan.

Trusted Lenders

Get matched with construction lenders who are ready to support rebuilding.

Built for You

Designed for low- and moderate-income homeowners who are ready to start construction.

CONTACT A CALHFA PARTICIPATING LENDER FOR MORE DETAILS!

Apply directly through a participating lender
calhfa.ca.gov/homebuyer/programs/drap.htm

CalHFA
DISASTER REBUILDING
ASSISTANCE PROGRAM

Un hogar es mucho más que una casa

Reconstruya su hogar. Permanezca en su comunidad.

Ayudamos a los propietarios a recuperarse después de un desastre

Encuentre prestamistas de construcción confiables y reduzca los costos de los préstamosa través del programa más nuevo de CalHFA

Costos de prestamos más bajos

Reducciones de tasas de interés que reducen los costos de su préstamo de construcción.

Prestamistas confiables

Conecte con prestamistas de construcción que estén listos para apoyar la reconstrucción.

Hecho para usted

Diseñado para propietarios de bajos y moderados ingresos que están listos para empezar la construcción.

¡COMUNÍQUESE CON UN PRESTAMISTA DE CALHFA PARTICIPANTE PARA OBTENER MÁS DETALLES!

Solicítelo directamente a través de un prestamista participante
https://www.calhfa.ca.gov/homebuyer/programs/drap.htm

DISASTER REBUILDING ASSISTANCE PROGRAM

FREQUENTLY ASKED QUESTIONS

GENERAL QUESTIONS

What is the Disaster Rebuilding Assistance Program?

- The CalHFA's Disaster Rebuilding Assistance Program will make construction and renovation loans more accessible and affordable for homeowners who are working to rebuild after a disaster. It will reduce the risk and cost of construction loans for low- and moderate-income homeowners by offering financing tools such as interest rate buydowns. Homeowners can expect more favorable construction loan pricing through this program than may otherwise be available.
- CalHFA is partnering with lenders to provide direct construction financing to eligible homeowners rebuilding their homes after they were destroyed or damaged by a qualified disaster between January 2023 and January 2025. Participating lenders are listed on the program webpage.
- The Disaster Rebuilding Assistance Program, administered by the California Housing Finance Agency, is part of the next phase of the state's efforts to help Californians recover from losing their home in a disaster by providing critical pathway to finance the construction of a new home.

How do I know if I was impacted by a Qualified Disaster?

- The home must have been destroyed or damaged as the result of a disaster that occurred between Jan. 1, 2023, and Jan. 8, 2025, and received a State of Emergency proclamation from the Governor or a Major Disaster Declaration from the President. A list of Qualified Disasters, which includes the 2025 Los Angeles fires, can be found on CalHFA's Disaster Rebuilding Assistance Program webpage.

Am I still eligible for assistance if I live on the property or in my home? How do I know if my property meets the program's damage requirements?

- Regardless of where you are currently living, the home must qualify as destroyed or damaged. As part of the verification process, the additional documentation may be required such as:
  - Insurance Carrier Claim Acceptance Letter
  - Insurance Adjuster Assessment
  - FEMA Award Letter
  - City or County Tag
- If you are unsure if your property meets the program's destroyed or damaged qualification, we encourage you to contact your lender.

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DISASTER REBUILDING ASSISTANCE PROGRAM

FREQUENTLY ASKED QUESTIONS

GENERAL QUESTIONS

Who is eligible?

- The program is open to California homeowners whose homes were destroyed or damaged by a qualified disaster.
- Homeowners may be eligible if:
  - Primary residence was destroyed or damaged by a qualified disaster that occurred between 01/01/2023 and 01/08/2025, such as the 2025 Los Angeles fires.
  - Homeowner owns the property now and lived there when the disaster happened.
  - Income limits vary by county and type of loan, so homeowners should contact a participating lender.
  - Homeowner plans to move into the home within 60 days after construction is finished.
  - Homeowner's primary residence was a single-family home, planned unit development, condo, 1-4 unit property or a permanently affixed manufactured home.
- More eligibility information can be found by visiting calhfa.ca.gov/homebuyer/programs/drap.htm.

What if I lived in the home when it was destroyed or damaged but wasn't on the title?

- Yes. You may still be eligible as long as you own the property now and lived in the home when it was destroyed or damaged.

What if I owned the property when it was destroyed or damaged but didn't live there?

- You are not eligible. The home must have been your primary residence when it was destroyed or damaged.

What information should I be prepared to provide?

- Homeowners will work with participating lenders to explore the construction loan options available to them, so each lender's process for vetting homeowners and finalizing loans may look different.
- Lender's may request the following information from homeowners:
  - Proof of identification
  - Bank statements
  - Pay stubs
  - Employment history
  - Previous tax returns
- Depending on their circumstances, some homeowners may have to provide additional information.

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DISASTER REBUILDING ASSISTANCE PROGRAM

FREQUENTLY ASKED QUESTIONS

GENERAL QUESTIONS

Is the Disaster Rebuilding Assistance Program a grant program?

- The Disaster Rebuilding Assistance Program is a lending program for construction and renovation loans for homeowners rebuilding after a disaster. The program connects homeowners with a trusted network of participating lenders. Homeowners can expect more favorable construction loan pricing through this program than may otherwise be available.

Am I still eligible if I have already received other government assistance from the disaster?

- The Disaster Rebuilding Assistance Program is open to homeowners even if they have received government assistance including, but not limited to, FEMA disaster assistance, and disaster loans authorized under Section 7(b) of the Small Business Act and the CalAssist Mortgage Fund. However, homeowners who apply remain responsible for ensuring compliance with other programs' duplication of benefits requirements.

Am I still eligible if I have already received proceeds from a property insurance claim?

- Homeowners may still be eligible for the Disaster Rebuilding Assistance Program even if they have received proceeds from a property insurance claim. This program broadens homeowner access to critical construction financing; it is not intended to replace homeowners' needs for direct government or insurance assistance to cover the costs of rebuilding

How do I find out the income requirement in my county?

- Income limits vary by county and type of loan, so homeowners should contact a participating lender to learn more.

Can these construction loans only be used to rebuild my home?

- Yes, homeowners receiving a loan from a lender participating in the Disaster Rebuilding Assistance Program must use the loan to rebuild their home that was destroyed or damaged as the result of a qualified disaster. Homeowners must also plan to move into the home within 60 days after construction is finished.

Can I combine this construction loan with other financing to fund the rebuilding of my home?

- Yes. Although the Disaster Rebuilding Assistance Program loan needs to be the homeowner's 1st or 2nd lien construction and renovation loan (e.g., renovation loan, construction loan, construction to permanent loan, home equity line of credit).

CalHFA DISASTER REBUILDING ASSISTANCE PROGRAM

FREQUENTLY ASKED QUESTIONS

APPLICATION PROCESS

Where do I find the Disaster Rebuilding Assistance Program's application?

- Homeowners apply for a construction loan directly with one of the participating lenders. Contact information for each lender can be found on CalHFA's Disaster Rebuilding Assistance Program webpage. CalHFA does not have a separate program application.

How do I contact a participating lender?

- You can find a list of participating lenders' contact information on CalHFA's Disaster Rebuilding Assistance Program webpage. Communicate directly with the program's participating lenders to learn about the construction financing options available to you.

Who can I call if I have questions about the program?

- Questions about your construction loan or the process for applying for a loan should be sent directly to a participating lender.

Is there a deadline to apply for these loans?

- There is no deadline to apply for these construction loans. Each participating lender will work with interested homeowners to establish their loan application and processing timeline. Homeowners should speak directly with a participating lender to understand the process for acquiring construction financing.

How do I apply for a construction loan?

- Visit the Disaster Rebuilding Assistance Program webpage to find a participating lender and learn about the construction financing options available. Then homeowners should contact a lender and work directly with them to understand the application process and what information they need to provide. Homeowners should be prepared to provide the following information:
  - Proof of identification
  - Bank statements
  - Pay stubs
  - Employment history
  - Previous tax returns

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ADDITIONAL MATERIALS

Materials will be available for download at
calhfa.ca.gov/homebuyer/programs/drap.htm

SOCIAL MEDIA GRAPHICS & COPY EXAMPLES