

Bridge to Home RFQ & NOFA Questions & Responses

September 9, 2025

Q. Are single family homes, duplexes, and triplexes ineligible for funding since the NOFA speaks to developers that have built apartment complexes in a ten-year period?

A. The funding for the Bridge to Home program is focused on rental units that will be restricted to affordability for 55 years. Rental single family, duplex or triplex homes could potentially be constructed with this funding.

Q. Can non-profits or development teams apply for both LMIHAF and CDBG funding?

A. Yes. Applications should just make sure that all necessary documentation is provided for all types of funding being requested.

Q. Is an audit required if the applicant is an emerging or small developer?

A. Audited financials are required for non-profit developers applying for CDBG funding. This is a requirement regardless of size or type of developer.

Q. Is the 25% match a requirement for both types of funding?

A. The 25% requirement is for HOME funds. This Round 6 NOFA does not include HOME funds as a source and so this requirement does not apply.

Q. Do developers have to meet all of the listed pass/fail tests to qualify?

A. Developers are encouraged to respond to the RFQ to the fullest extent possible. Developers that do not meet all of the listed pass/fail tests may be considered as an emerging developer to encourage partnership and participation in the program.

Q. Do qualified developers have to be separately qualified as an emerging developer in order to apply for the CDBG funds as a non-profit, or if they are already considered qualified?

A. Qualified developers do not need to be qualified again as an emerging developer. In the Bridge to Home Round 6 NOFA, CDBG funds will be prioritized toward teams that support an emerging developer and that will contribute to building the capacity of San Diego's affordable housing development network.

Q. Are rehabilitation projects with over 40 units not eligible for the CDBG portion of the Bridge to Home NOFA?

A. The intent of the CDBG portion of the Bridge to Home NOFA is an emphasis on the Emerging Developer Initiative, which focuses on partnerships with emerging developers that will increase the overall affordable housing development capacity.

Q. Are CDBG funded projects for acquisition required to develop the property using prevailing wages?

A. Applicants for CDBG funds have to comply with CDBG prevailing wage requirements. While there is no trigger for LMIHAF, the NOFA requires compliance with State prevailing wage laws.

Q. Can the Bridge to Home NOFA's CDBG funds be spent on a resyndication's acquisition costs, or are acquisition costs only eligible when incurred from the sale of land from a third party?

A. CDBG funds can be spent on resyndication acquisition costs provided that the resyndication occurs with a new owner entity/buyer that is the nonprofit entity entering into the CDBG loan agreement with the City, and provides for the eventual creation of new affordable housing units either through construction or rehabilitation of the acquired property.

Q. Income/Rents - Does the City of San Diego have the information needed to utilize the income and rent methodology described in current California Redevelopment Law which allows income and rents on low-income housing tax credit projects to be determined according to the deed restrictions and regulatory agreements associated with other public financing such as LIHTC and local loans/grants?

A. The City uses CTCAC's LIHTC definitions for projects using CDBG funds, which align with HUD definitions of incomes and rents.

As detailed in Attachment A to the Bridge to Home Round Six NOFA, for projects funded with the LMIHAF, the City uses California Redevelopment Law (CRL) Health and Safety Code §50053 and §50093:

- Extremely Low Income earn up to 30% AMI -§50106, rent set at 30% AMI - §50053(b)(1)
- Very Low Income earn between 31-50% AMI -§50105, rent set at 50% AMI - §50053(b)(2)
- Low Income earn between 51-80% AMI -§50079.5, rent set at 60% AMI - §50053(b)(3)

Q. Timing - Is it possible to achieve full LMIHAF approval prior to June 2026 or is that the earliest date approval can be obtained?

A. Yes, it is possible. If there is a preferred date or schedule, applicants should include such information in their response and should be prepared to expeditiously review and agree to City standard loan agreement provisions, and execute the final loan agreement approximately 4-6 weeks before the desired City Council date.

Q. Monitoring Fees – will the City rely upon monitoring performed by other groups such as SDHC so additional monitoring fees can be avoided, or will the payment of additional monitoring fees be required specifically for the LMIHAF units?

A. The City loan agreement requires a monitoring agreement be entered into by and among the City, SDHC, and the applicant. If SDHC also has a loan to the project, the applicant can request that SDHC agree to only charge one fee. These fees are in addition to any monitoring fees required by any other groups, such as the County, TCAC, etc.

Q. Can previously awarded projects apply for additional Bridge to Home funding?

A. The scoring criteria has been provided in the NOFA. Previously awarded projects are not prohibited from applying for additional funding, however, it is the program's priority to fund the development of as many new affordable housing units with our limited funds.

Q. Can a developer apply under either a nonprofit or for-profit entity, or is one preferred for CDBG Round 6?

A. The CDBG loan agreement to acquire the property must be executed with a non-profit entity.

Q. If a developer applies as a non-profit, do I lose access to the benefits of being on the emerging developer list?

A. An application needs one party in the development team to be on the qualified developer list. It is the intent that the CDBG acquisition funds consist of a partnership between an emerging developer and a qualified developer to increase the region's ecosystem of affordable housing developers.

Q. If a developer applies as a for-profit entity, do they need to show a non-profit partner for resident services, or can the developer subcontract that piece?

A. For-profit entities are only eligible to apply for the LMIHAF. Resident services are not restricted to only non-profit providers.

Q. For Round 6 CDBG funding, is a partnership with a pre-qualified developer required, or can an emerging developer apply independently if we demonstrate a full team (property manager, service provider, compliance support)

A. NOFA Section 4 states - Applicant Eligibility defines applicants that are eligible to apply for CDBG or LMIHAF as an applicant team that must include an RFQ pre-qualified developer. Any developer wishing to become 'pre-qualified' must submit an RFQ application by September 12, 2025, and pass the RFQ requirements for qualifications and experience.

Q. If no large developer expresses interest in partnership with an emerging developer, will the city still review and score an application as a solo emerging developer applicant?

A. See response above.

Q. Will applying as a non-profit entity versus a for-profit (emerging developer listed) change how the City views capacity requirements for CDBG?

A. Developer capacity requirements are only reviewed in the RFQ application stage, not during the NOFA application review. As NOFA Section 4 states: *The passing RFQ applicants will have demonstrated financial capability and experience in designing, building, and managing affordable multifamily housing employing various public and private funding sources.*

Q. For all remaining units that are not required to meet the LMIHAF stated requirements (minimum and maximum distribution of units per income level), are they also subject to CRL incomes and rents or are these units eligible for CTCAC income and rent restrictions

A. All units funded by the LMIHAF must reflect CRL income and rent restrictions. A project can propose a mix of units with CRL restrictions and CTCAC restrictions. The City will allocate the LMIHAF only towards the units with CRL restrictions, and the number of CRL units compared to the amount of LMIHAF requested must be appropriate.

Q. How will the resource area level be determined from the CTCAC/HCD Opportunity Area Map?

A. Applicants should use the current year CTCAC/HCD Opportunity Area Map available on the State Treasures' website at: [CTCAC/HCD Opportunity Area Maps](#) .