

# Caldor Fire Grizzly Flats Homeowner Rebuild Program A Path to Permanent Housing

Board of Supervisors  
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Karen L. Garner  
Planning & Building Director

- Ongoing need for assistance
- Opportunity for permanent housing for Grizzly Flats residents
- Caldor Fire Ordinance expiring
- Affordable housing for existing residents



# Program Components



## Partnership

Public-Nonprofit-Private  
partnership



## Funding

Volunteer labor & materials  
(minimum 50%);  
participant contribution;  
Affordable Housing Fund



## Forgivable Loan Program

Primary residence for at  
least 3 years; loan forgiven

# HomeAid Sacramento

- Donate at least 50% of labor, materials for each house
- Construct "Title 25" home
- "Builder Team" assigned to each home
- Team consists of local homebuilders and tradespeople
- MOU between County and HomeAid Sacramento



# Funding

- Affordable Housing Fund - \$550,150
- Target 12 homes
- Donations, participant contributions first
- County funds used only if necessary
- Unused monies returned to Affordable Housing Fund or used for additional homes
- Cost per home - \$146,634
- Minimum HomeAid Donation (materials/labor) - \$73,317
- Special Fund Amount Needed per Home - \$73,318  
(\$73,317 + \$1)

# Homeowner Rebuild Program

## Requirements for Participation

- Dwelling destroyed by Caldor Fire
- “Owner-built” construction of new home
- Three-year period owner occupancy requirement
- Flexibility for merged lots, different lots
- Disaster permit was issued and all required clean-up was completed
- Building permit issued for new structure (fees waived)
- Hazardous trees on lot removed
- Intended for pre-reviewed Title 25 home (750 sf) but some design flexibility

- Units as RHNA low-income
- HomeAid ready to start May 1
- HomeAid has already met with several homeowners who meet qualifications
- CEQA exempt



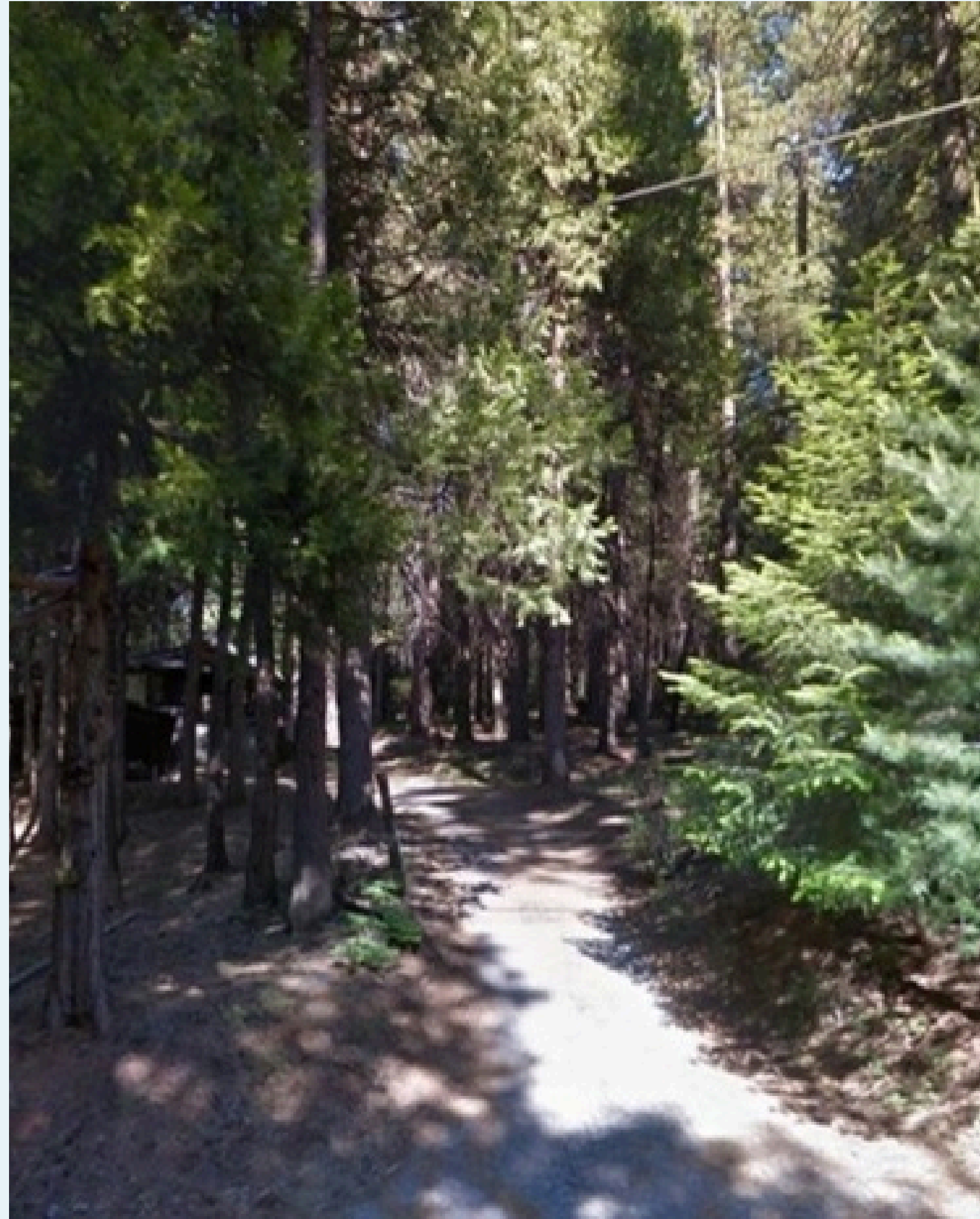
## Example - Case #1

- Materials & labor cost of one home \$146,634
- HomeAid donates minimum \$73,317 materials and labor
- Resident contributes \$35,000 of own funds to special account
- HRP program loans \$38,318 to special account
- $\$35,000 + \$38,318 = \$73,318$   
(special fund amount needed)



## Example - Case #1

- Cost of labor/materials that were NOT donated \$40,000 (funds taken out of special account)
- Remaining funds in special account after occupancy \$33,318
  - \$33,318 repay County Affordable Housing Fund
  - No funds are reimbursed to resident
  - HRP Forgivable Loan: \$6,682



## Example - Case #2

- Materials & labor cost of one home \$146,634
- HomeAid donates minimum \$73,317 materials and labor
- Resident contributes **\$10,000** of own funds to special account
- HRP program loans **\$63,318** to special account
- **\$10,000 + \$63,318 = \$73,318**  
(special fund amount needed)



## Example - Case #2

- Cost of labor/materials that were NOT donated \$40,000 (funds taken out of special account)
- Remaining funds in special account after occupancy \$33,318
  - \$33,318 repay County Affordable Housing Fund
  - No funds are reimbursed to resident
  - HRP Forgivable Loan: \$30,000

