

ST. JOSEPH COUNTY HOUSING CONSORTIUM

APPLICATION FOR FUNDING

2014 HOME Investment Partnership Program

APPLICATION DEADLINE:

Friday, August 2, 2013
No Later than 4:45 p.m.

SUBMIT Original & One (1) Copy to:

Department of Community Investment
227 W. Jefferson Blvd., Suite 1400S
South Bend, IN 46601

Attached is the application for Program Year PY 2014 funding for:
St. Joseph County Housing Consortium HOME Investment Partnership for the Cities of
South Bend and Mishawaka, and St. Joseph County

Also available online at:
<http://www.southbendin.gov>

If **TECHNICAL ASSISTANCE** is needed, please contact:

Lory Timmer
City of South Bend, Community & Economic Development Department
227 W. Jefferson Blvd., Suite 1400
South Bend, IN 46601
(574) 235-5841 or ltimmer@southbendin.gov

Please read the instructions and review the application carefully before completion and submission. Some items have changed. Submission of an incomplete application will result in the application being returned for re-submission. Submission of an initial application after the deadline date/time may result in the proposal being disqualified.

Instructions for HOME Application for Funding - PY 2014

Please submit one (1) original application and one (1) copy to:

Department of Community Investment
County-City Building
227 W. Jefferson Blvd., Suite 1400S
South Bend, IN 46601

no later than 4:45 p.m. Friday, August 2, 2013.

PLEASE NOTE: Any applications submitted with incomplete or missing information will be returned to the applicant to correct and re-submit.

ADDITIONALLY, all applicants for 2014 HOME funding are required to make a project presentation at the Regular Meeting of the St. Joseph County Housing Consortium on Wednesday, August 14, 2013. The presentation will take place at 9:30 a.m., Room 205, Mishawaka City Hall, 600 E. Third Street, Mishawaka, IN 46544.

FOR SOUTH BEND APPLICANTS ONLY:

Applicant must be a non-profit 501(c)(3) charitable organization or a unit of government.

To utilize HOME funds most effectively to address priority needs, the City of South Bend has limited the award of HOME funds to projects that provide for (1) the acquisition / rehabilitation of existing properties in the residential target area; and (2) for providing Tenant Based Rental Assistance (TBRA) for special needs populations.

All pages of the application and required supplemental materials are to be submitted together. If an item is not applicable, please indicate "N/A."

- 1. Project/Program Title:** Fill in project/program title, and applicant organization name and address. Contact person should be whoever can answer questions about the application. Include a phone number and email address for the contact person. The organization's DUNS and Federal I.D. numbers are required.
- 2. Funding Requested:** Fill in the amount of funding requested. **Submit ONE application per project / program.** Indicate whether the request is for a grant or a loan. HOME funding match, including amount and source of match, **must** be listed.
- 3. Outcome Performance Measurement:** Check the appropriate box under "A. Objectives" and the appropriate box under "B. Outcomes" that is most appropriate for the project/program. The Outcome Performance Measurement

Statement should describe the need that will be met and the benefits expected from the proposed project/program.

4. **Project/Program Description:**

- A. Describe the proposed project/program in detail.
- B. Indicate the geography to be served. Be specific with street boundaries and census tract(s).
- C. Specify the beneficiaries - those who will benefit from the project/program.
- D. State the method that will be used to verify a participant is income eligible for the project / program.
- E. Chronicle from start to finish a projected timetable with actions and dates.
- F. Describe the evaluation method that will document success of the project / program.
- G. Note the priority from the 2010-2014 Housing and Community Development Plan (HCD Plan) and how the project/program addresses it. The HCD Plan can be found online at:
http://southbend.in.gov/sites/default/files/files/CI_HCD2010_14FinalPlanwithTables.pdf.

5. **Budget:**

- A. Complete the budget form. Fill in amount requested in the first column on the line(s) most appropriate for the project / program. Other sources and funds should be listed in the next column. **Remember: HOME funds require a 25% match.** These match funds and sources should be listed in the "Proposed Other Funds & Sources" column. The match is expected to be used for the same project for which you are submitting (i.e., do not show match of \$50,000 to hire a staff member if the project is a building rehab).
- B. Show calculation of total project cost per unit if requesting funding for a housing project.
- C. Explain how the project / program will be sustained and whether HOME funding will be required in the future.
- D. Discuss in detail if combining funds from more than one source for project / program.
- E. Describe previous public funding received for project/program.

6. Other Information

- A. Self explanatory
- B. Applies to rental housing projects only - self explanatory.
- C. Self explanatory
- D. Rehabilitation projects / programs must address Title X requirements for Lead Hazard Reduction.
- E. Self explanatory
- F. Copies of all documents noted are REQUIRED; failure to submit required documents will disqualify the application.

Certification: The Certification must be signed by an authorized individual of the organization.

Please see "Consolidated and Further Continuing Appropriations Act of 2012" (P.L. 112-55) on page 10.

Sub-recipient Pre-Award Assessment: This is required for a new applicant or for applicants that have not received public funding from the St. Joseph County Housing Consortium within the last five (5) years.

Received By _____

Date _____

ST. JOSEPH COUNTY HOUSING CONSORTIUM

APPLICATION FOR 2014 FUNDING

1. PROJECT / PROGRAM TITLE: _____

Applicant: _____

Address: _____

Contact Person: _____

Phone: (____) _____

E-mail: _____

DUNS # _____ Federal ID # _____

2. FUNDING REQUESTED

Required 25% match for HOME funds

Funding Source	Amount Requested	Grant OR Loan	Match Amount	Match Source
HOME				

If requesting a loan, what interest rate and payment terms are expected? _____

3. OUTCOME PERFORMANCE MEASUREMENT

Recipients of federal funding are required to assess the outcomes of projects/programs by establishing and tracking measurable goals and objectives. All approved applicants will be required to comply with the Performance Measurement System.

A. OBJECTIVES: Select ONE (1) objective that the proposed project/program meets.

Creates a suitable living environment

This objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment (such as poor quality infrastructure) to social issues such as crime prevention, child care, literacy or elderly health services.

Decent housing

This objective focuses on housing programs possible under HOME where the purpose of the program is to meet individual, family, or community needs and not programs where housing is an element of a larger effort, since such programs would be more appropriately reported under suitable living environment.

Creates economic opportunities

This objective applies to the types of activities related to economic development, commercial revitalization, or job creation.

B. OUTCOMES: Select the most appropriate outcome for the proposed activity.

Improve availability/accessibility

This outcome applies to activities that make services, infrastructure, public facilities, housing, or shelters available or accessible to low/moderate income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low/moderate income people where they live.

Improve affordability

This outcome applies to activities that provide affordability in a variety of ways in the lives of low/moderate income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.

Improve sustainability: Promoting Livable or Viable Communities

This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low/moderate income or by removing

or eliminating slums or blighted areas through multiple activities or services that sustain communities or neighborhoods.

C. OUTCOME PERFORMANCE MEASUREMENT STATEMENT

What are the **measurable objectives** of the project? (***BE SPECIFIC***: i.e., 14 houses will be rehabilitated, 10 families will become first-time homebuyers, etc.)

Combine the elements from the categories above to summarize why the proposed project/program is needed and what outcomes will be achieved from the proposed project/program. Outcomes are the changes expected to occur in clients' lives and/or the community as a result of the proposed project/program. A complete statement includes output (quantified) plus outcome (from categories above).

Example: Seven (7) households will obtain housing through a down payment assistance program for the purpose of creating decent, affordable housing.

4. PROJECT/PROGRAM DESCRIPTION:

A. Describe the project/program. Is this project/program a continuation of an existing program? If applicable, please include exact street address where activity will take place. (For Example: address for rehab of public facility).

B. Service Area: Describe the boundaries of where the service will be provided for South Bend, Mishawaka or St. Joseph County, using street boundaries, census tract(s), block group(s) if applicable and any other descriptive explanation. **Attach a map of the service area.**

C. Who are the primary beneficiaries? Describe the population the project/program proposes to serve. Include data by race, income level, gender, age, etc. Note the source of the data.

D. Income Verification. Which standard HUD approved method will be used to verify the income eligibility of the project/program participants. (Note: See current income limits below).

FY 2013 HOME Income Limits (Effective 3-15-2013) *								
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5-Person Household	6-Person Household	7-Person Household	8-Person Household
30% AMI	12,250	14,000	15,750	17,500	18,900	20,300	21,700	23,100
50% AMI	20,450	23,400	26,300	29,200	31,550	33,900	36,250	38,550
80% AMI	32,700	37,400	42,050	46,700	50,450	54,200	57,950	61,650
100% AMI	40,900	46,800	52,600	58,400	63,100	67,800	72,500	77,100

* Please note that Income Limits are subject to change.

E. **What is the timetable?** Detail the chronological order of the major phases of your project / program. Include expected start date and end date. Though this is only a projection, be as accurate as possible. **If acquisition is a part of your proposed project, discuss status of acquisition (i.e., owner has been contacted, owner has offered property to agency, etc.)** Additional information may be required.

F. **How will you know if your project is successful?** Briefly describe your method for evaluating (measuring) the success of your project.

G. **Consistency with Housing and Community Development (HCD) Plan.** Note which Priority Need outlined in the 2010-2014 HCD Plan the proposed project/program most directly addresses.

The Plan is available at all branches of St. Joseph County and Mishawaka libraries and online at http://southbend.in.gov/sites/default/files/files/CI_HCD2010_14FinalPlanwithTables.pdf

5. **BUDGET:** List *ALL* anticipated sources and *ALL* uses of funds, rounded to the dollar. Note: HOME funds require a 25% match.

A. BUDGET SUMMARY			
COST CATEGORY	HOME Funds Requested	Proposed Other Funds & Source of Funds (name each source and amount)	TOTAL
Acquisition of Real Property			
Demolition			
Relocation			
Rehab			
New Construction			
Lead-based Paint: Evaluation/Reduction			
Architectural/Engineering			
Homeownership Assistance			
Admin/Planning			
Developer Fee *			
Activity Delivery Fee *			
Tenant-Based Rental Assistance			
Other (specify)			
TOTAL PROJECT COST (TPC)			
% of TPC funded by HOME			

* Only one type of fee may be requested from HOME funds

B. For Housing Projects only, show calculation of total project cost per unit.

C. Long Term Funding Needs

1. What are the long term funding needs of this project/program? Is it expected that HOME funding will be needed/requested in future years? Explain.
2. Has the applicant organization applied for funding from other sources for this project/program?

Yes No

If Yes, list to whom, dollar amount of request and status. If No, explain why other funding sources have not been sought.

Source	Amount	Yet to Apply	Approved	Pending	Denied
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

D. Subsidy Layering. Explain if a combination of HOME, CDBG, NSP or federal tax credits (LIHTC) funds will be used to develop the project. Make sure this information is included in the budget summary in Section 5A. Please discuss anticipated mortgage subsidies when rehabbed homes are sold. (Note: HOME regulations limit HOME funding to maximum needed to provide affordable housing.)

E. Public Funding History

Has the applicant organization received HOME funding from the St. Joseph County Housing Consortium in prior years?

Yes No

If Yes, please provide the following information for the past three (3) funding years:

Funder/Year /Project/Program Name	Grant Amount	Amount Spent	Balance

6. OTHER INFORMATION

A. **Displacement Activities:** Check all items involved in the proposed project.

- Real property acquisition
- Permanent relocation of tenants
- Rehab of residential structures
- Conversion of commercial structures to other uses
- Temporary relocation of tenants

B. **Rental housing projects only:** Please attach a 10 year pro forma for the project, including: sources and uses of funds as outlined earlier; projected rents for all units, as well as anticipated increases; vacancy rate; annual operating expenses, as well as anticipated increases; debt service requirements for all loans; annual cash flow; annual cash and tax benefits to owner; etc. If the project is not yet specific to a particular property, identify the maximum/minimum parameters which would have to be met before individual properties would be approved.

C. **Americans with Disabilities Act (ADA)**

1. If your project involves rehabilitating, renovating, converting or constructing a structure for any public use, is or will that structure be readily accessible to, and usable by, individuals with disabilities as required by the ADA?

- Yes No N/A

2. Similarly for agencies providing a public service: is the building where the service is provided readily accessible to and usable by individuals with disabilities?

- Yes No N/A

3. If the answer is no for either 1 or 2, what plan have you developed for handling situations where a client or employee with disabilities is involved?

D. **Title X Requirements for Rehabilitation and Lead Hazard Reduction**

List abatement procedures/risk assessment/work practice standards in place to

comply with lead based paint reduction requirements:

- E. Minority and Women Businesses / Section 3 Resident and Business Concern**
Describe the process to be used to encourage minority and women owned businesses (M/WBE) and Section 3 residents and business concerns to submit bids if the project/program includes construction or rehabilitation work (residential, commercial, or infrastructure). M/WBE information is available online at www.in.gov/idoa/mwbe. Section 3 information can be searched at HUD.gov.

Lists from the State of Indiana and Dun & Bradstreet of M/WBE located in St. Joseph County are available from the City of South Bend's Department of Community Investment.

F. Required Attachments

Current list of **Board of Directors**;
Copy of the **IRS letter Certification of Non-Profit Status**
Copy of most recent **audit or financial statement**
Copy of most recent **tax return including Form 990**

If your organization does not have an audit or financial statement, please explain why.

G. Additional HOME Funding Information

1. Tenant-based rental assistance: As required under HOME, explain why tenant-based rental assistance is necessary.

2. If your organization is seeking qualification as a new Community Housing Development Organization (CHDO), or if your organization is seeking recertification as a CHDO, please explain how and attach copies of articles of incorporation, charter, resolutions, current list of board of directors,

and/or by-laws which document the explanation.

The St. Joseph County Housing Consortium, as Participating Jurisdiction of the HOME Program, complies with equal opportunity requirements which provide that no person in the U.S. shall on the ground of race, creed, color, national origin, sex, age, religion, handicap, or familial status be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

**CERTIFICATION REGARDING DEBARMENT, SUSPENSION, INELIGIBILITY AND
VOLUNTARY EXCLUSION--LOWER TIER COVERED TRANSACTIONS:**

A person who is debarred or suspended shall be excluded from Federal financial and nonfinancial assistance and benefits under Federal programs and activities. The undersigned representative of the Agency certifies, to the best of his or her knowledge and belief, that:

- a. Neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this contract; and
- b. It will include the following clause without modification, in all proposals, agreements, contracts, proposals, or other lower tier covered transactions:

**Certification Regarding Debarment, Suspension, Ineligibility and Voluntary
Exclusion
Lower Tier Covered Transaction**

(1) The prospective lower tier participant certifies, by submission of this proposal, that neither it nor its principals is presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.

(2) Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participant shall attach an explanation to this proposal.

CERTIFYING AGENCY REPRESENTATIVE:

By:
(Print name)

(Signature)

Title:

Date:

CONSOLIDATED AND FURTHER CONTINUING APPROPRIATIONS ACT OF 2012

The *Consolidated and Further Continuing Appropriations Act of 2012* (P.L. 112-55) imposed new requirements on projects that receive FY 2012 funds from the HOME Investment Partnerships Program (HOME). The purpose of these requirements is to improve project and developer selection by participating jurisdictions (PJs) and ensure that there is adequate market demand for FY 2012 HOME projects.

The law requires that:

1. PJs must repay any HOME funds invested in projects that are not completed within four years of the commitment date, as determined by a signature of each party to the written agreement. HUD may grant a one year extension upon determination that the failure to complete the project is beyond the control of the PJ.
2. PJs may only commit FY 2012 HOME funds to a project after it has underwritten the project, assessed the developer capacity and fiscal soundness of the developer being funded, and examined the neighborhood market conditions to ensure that there is an adequate need for the HOME project. The PJ must certify, at the time HOME funds are committed, that these actions have been taken for each project.
3. PJs must convert any FY 2012 HOME homeownership unit that has not been sold to an eligible homebuyer within six months of construction completion to a HOME-assisted rental unit.
4. PJs may only provide FY 2012 HOME funds for development activities to Community Housing Development Organizations (CHDOs) that have demonstrated that they have staff with demonstrated development experience.

Source: U.S. Department of Housing and Urban Development, Notice CPD 12-007

Sub-recipient Pre-Award Assessment Section

(For new applicants or applicants not funded within the last five years.)

This section of the application must be completed in order to assess the capabilities of prospective sub-recipients prior to awarding HOME Grant Funds, as well as a beginning point for identifying training and technical assistance requirements.

The St. Joseph County Housing Consortium reserves the right to request additional documentation to address any issues or concerns with an applicant's status in the following areas.

Applicant organizations must submit the following documentation: (check if attached)

- Tax Status Certifications [501(c) (3)] (non-profits only)
- Board of Directors list
- Most current audit
- Organization brochure or narrative outlining services available

A. Capacity

1. What services/activities is the applicant organization currently providing to what type of clientele?

2. Describe the applicant organization's current capacity and staff qualifications in carrying out the proposed activity.

3. Describe the applicant organization's administrative systems including but not limited to the following list. Check each item that exists within your organization's capacity.
 - Audit System
 - Record Keeping Systems
 - Procurement System - Are formal written procedures in place?
(For construction projects only.)
 - Staff Time/Cost Tracking
 - Client eligibility and demographic data collection and reporting
 - Conflict of interest policies
 - Formal Personnel System - Are written procedures in place?
 - Fund Raising/Development
 - Revenue Generation

4. If any gaps exist in the applicant organization's administrative systems, how will they be addressed?

B. Experience

1. Has the applicant organization ever conducted this type of activity before?

Yes No

If Yes, please describe past relevant activities:

2. Describe the applicant organization's experience with CDBG or other Federal grant programs.

3. Is the applicant organization working with other organizations/agencies that perform similar services?

Yes No

If Yes, please describe past relevant activities:

CHECK APPROPRIATE ITEM:

- Applicant organization currently serves clients.
 Proposed activity is new and currently does not serve clients.

NATURE OF PROBLEM / REMEDY:

If the project/program is proposed to remedy a problem, provide a detailed description of the nature of the problem and indicate how the proposed work will correct the situation.

CONSTRUCTION PROJECT INFORMATION

Describe the applicant organization's familiarity with Davis-Bacon prevailing wage requirements (Labor Standards Provisions for other than home rehab construction projects).

Describe the applicant organization's familiarity with oversight of construction projects.

If the applicant organization currently does not have the construction capacity or has identified a weakness in its capacity, how will this be remedied?