

Welcome to the City of Pompano Beach Office of Housing & Urban Improvement HOME Workshop February 11, 2020



THE FLORIDA HOUSING COALITION



Remember to



Office of Housing and Urban Improvement

OHUI Staff Introductions

- Miriam Carrillo, OHUI Director
- Alexander Goldstein, Program Compliance Manager
- Vince Wooten, Community Development Specialist
- Muhammad Hashmi, Accountant
- Salvatore Reginello, Housing Inspector
- JoAnn Martin-Onesky, Housing Specialist
- Angela Bowen, Housing Specialist
- Maria Claudia Goncalves, CD Specialist - Housing
- Winsome Baker, Office Assistant I

Applicant Introductions

- Name
- Agency
- Your Agency and Services



Agenda



- New online application
- Background of City's HOME Program
- How to Become a Newly Certified CHDO
- Eligible and Ineligible Uses of Funds
- Roles of CHDO's
- Development Process
- Important Program Duties
- Preparing a winning proposal!
- Additional Revenue Sources?
- Questions & Answers



HOME Program Overview

Background of City's HOME program

- Funds Available for Distribution: \$402,495 based on last year's estimate
- **15% CHDO Set aside – projected to be about \$ 60,374k**
- **Successful CHDO projects are generally limited to acquisition, rehabilitation and resale of single family homes. Foster care transitional housing projects have also been approved in recent years.**

Establishing Legislation: HOME Investment Partnership

- Authorized under Title II of the Cranston Gonzalez National Affordable Housing Act (1990)
- Provides flexibility to address most pressing housing needs
- 100% must be used to assist low income households
- Regulations located at **24 CFR Part 92**
- **2013 HOME Final rule made significant changes**

Eligible Income Levels

Income Levels	% of AMI	Annual Household income	Number of persons In household
Very Low	50% or below	\$28,300	1 person
		\$53,350	8 persons
Low	80% or below	\$45,300	1 person
		\$85,350	8 persons

2018 Median Family Income (MFI) in Broward County is \$64,700

Data is subject to change

Sources and Resources:

U.S. Dept. of Housing and Urban Development

<https://www.huduser.gov/portal/datasets/il/il2018/2018summary.odn>

<https://www.hudexchange.info/incomecalculator/>

https://www.hudexchange.info/resources/documents/CPDIncomeEligibilityCalculator_User_Manual.pdf

How to Become a Newly Certified City of Pompano Beach CHDO

- Submit Application and all required documentation to Office of Housing and Urban Improvement at any time during the year

CHDO Eligible & Ineligible uses

- Homeownership
 - Acquisition/Rehab/Resale
 - Land acquisition/New construction/ resale
 - Develop Single family homes
- Rental
 - Acquisition/rehab
 - New Construction
- Ineligible
 - Tenant based rental assistance
 - Owner occupied rehab
 - Down payment assistance

New Roles of a CHDO

- **NEW**- *CHDO Experience requirement*
- **Developer**
 - Homeownership- CHDO owns and develops for resale to LMI
 - Rental – CHDO develops and owns throughout affordability period and
- **Sponsor** – CHDO develops rental property on behalf of another CHDO or nonprofit. Sponsor owns then conveys.
- **Owner**- CHDO owns and operates rental housing it did not develop. Acquisition OK w/ and w/out rehab. If rehab or construction, CHDO can hire and oversee developer.

Development Process

- From Property ID to Project Close-Out (sale or end of affordability period)
- Property located in Service Area
 - Acquisition and/or rehabilitation of rental housing;
 - Acquisition and management of standard rental housing;
 - New Construction of rental housing;
 - Acquisition and/or rehabilitation of homebuyer properties;
 - New Construction of Homebuyer Properties;
 - Direct financial assistance to purchasers of HOME-assisted housing sponsored or developed by a CHDO with HOME funds

Development Process cont.

- Pre-Development-go/no go
 - Property Proforma –**NEW** Utility allowance calculation
 - Assemble team
 - Appraisal
 - Survey
 - Work Write Up
 - **NEW** PROPERTY STANDARDS
 - **NEW** Capital Needs Assessment (rental >26 units)

Development Process cont.

- Plans/specs
- Environmental review
- Title Search
- Permit approval
- Zoning
- Market study

Development Process (cont.)

- Securing Construction Financing
 - Working with local lenders
 - Established relationships
- Underwriting
- Selecting a Contractor for Rehab/construction
- Supervision of Rehab/construction

Development Process (cont.)

- **NEW** Homebuyer requirements
 - Home buyer education is required.
 - Units not sold to eligible buyer within 9 months of completion convert to rental properties (or lease purchase)
 - Have a Plan B!
- **NEW** Down payment assistance/buy down amount must be underwritten

Development Process (cont.)

- Marketing to Income Eligible Clients
 - 80% or less of median income
 - <60% AMI for HOME units in rental projects
 - For projects w/ 5 or more HOME assisted units, 20% must be set aside for Households earning <50% AMI
 - Affirmative marketing

Important Program Duties

- Record Keeping
 - Financial records
 - Administrative
 - Project/case files
- Record Retention
 - Retain records for five (5) years after annual project activities have been completed
- Fair Housing (logo, plan)
- Section 3 Employment
- Conflict of Interest
- Project Close-Out (reporting beneficiary data)
- Property Management- See Guide to Developing and Operating Small Scale Rental projects

Important Program Duties

- Monitoring
 - Purpose : to ensure compliance with all regulations governing financial, administrative and program operational requirements. To ensure all performance objectives, budget and timeline are achieved per MOU
- Provide Access to all Files & Records to:
 - OHUI
 - HUD
 - Comptroller General's Office of the US
 - Other authorized governmental agencies
- Avoid Duplication of Public Services
- Encourage Collaboration with Other Agencies

What is Conflict of Interest?

Black's Law Dictionary defines a "conflict of interest" as:

“ a real or seeming incompatibility between a person's private interests and his or her public or fiduciary duties.”

Two types of potential conflict:

Procurement

Non Procurement

Procurement

- Procurement of:
 - Supplies
 - Equipment
 - Construction
 - Services

Key point – ALL other Conflicts of Interest are NON-PROCUREMENT

Non-Procurement Conflicts

- **STATE AND LOCAL LAWS And HOME RULES APPLY**

HOME: *24 CFR § 92.356*

- *Persons covered:* Any person who is an employee, agent, consultant, officer, or elected official or appointed official of the City of Pompano Beach, State recipient, or subrecipient receiving HOME funds.
- *Conflicts prohibited.* No persons described above who exercise or have exercised any functions or responsibilities with respect to activities assisted with HOME funds or who are in a position to participate in a decision-making process or gain inside information with regard to these activities may obtain a financial interest or financial benefit from a HOME-assisted activity, or have a financial interest in any contract, subcontract, or agreement with respect to the HOME-assisted activity, or the proceeds from such activity, either for themselves or those with whom they have business or immediate family ties, during their tenure or for one year thereafter. Immediate family ties include (whether by blood, marriage or adoption) the spouse, parent (including a stepparent), child (including a stepchild), brother, sister (including a stepbrother or stepsister), grandparent, grandchild, and in-laws of a covered person.

HOME Conflicts

- Disclose, disclose, disclose
- HUD may grant exception to Conflict of Interest on a case-by-case basis.
- Recipient must request an exception in writing.

How Do We Participate?

- **Submit an online application**
- ***NO LATER THAN 3:00 p.m. on Thursday, , 2020***

Applications for:

- Acquisition and/or Rehab of homebuyer property
- Acquisition and/or Rehab of rental housing
- New construction of homebuyer property
- New construction of rental housing
- Direct financial assistance to purchases of HOME properties

Preparing a winning proposal!

See Application Handout

- Scoring Rubric
 - Housing Needs 20 points
 - Project Benefit 20 points
 - Project Strategy 20 points
 - Development Capacity 20 points
 - Financial Management 20 points

• 100 pts max

Link to access the online application

<https://portal.neighborlysoftware.com/copbfl/Participant/Login>

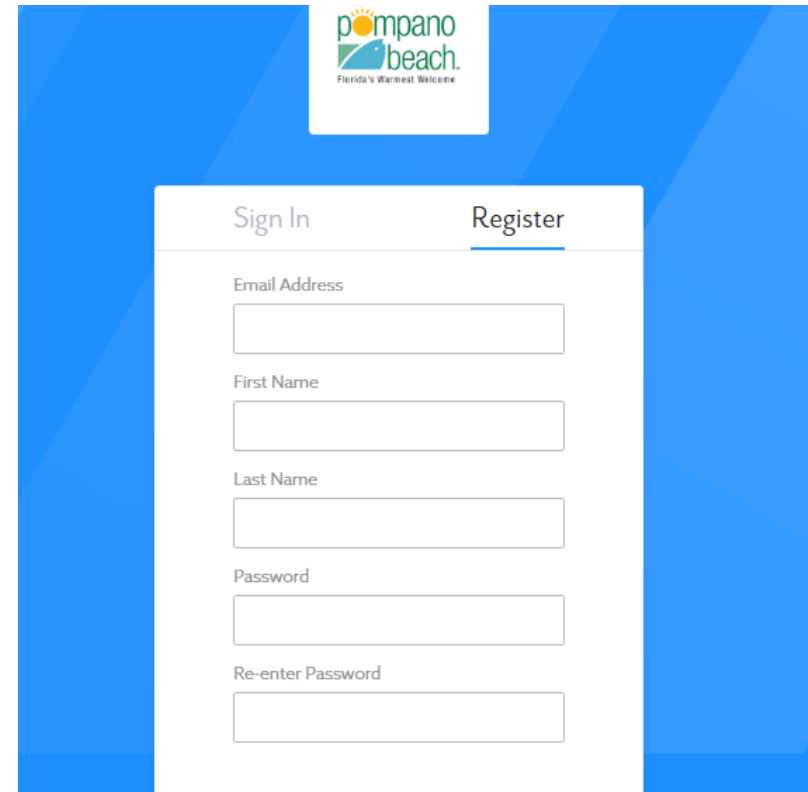
Password

Minimum of characters

1 capital letter

1 number

1 symbol



The screenshot shows a registration form for Pompano Beach. The form is titled "Sign In" and "Register". It includes the following fields:

- Email Address
- First Name
- Last Name
- Password
- Re-enter Password

On line application

- You can submit more than 1 application under your user name and password, but you must complete and submit 1 application before you can open a new application.
- You can work on the application and save the data and go back to complete and submit the application at a later time.

Deadline

- All application must be submitted by 3:00 PM on April 25, 2019.
- After 3:00 pm the application portal will be closed.



Welcome Screen

The screenshot shows a web application interface. At the top left, there is a blue 'N' logo and the word 'Home'. At the top right, there is a user profile icon. The main content area features a large heading 'Good Morning, Aida!' followed by a white box titled 'Start a New Application'. This box contains two rows of information:

Grant Type	Expiration Date	Action
CDBG Grant	*Expires 4/26/2018 3:00:00 PM Eastern Standard Time	Click here to start a new application
HOME Grant	*Expires 4/26/2018 3:00:00 PM Eastern Standard Time	Click here to start a new application

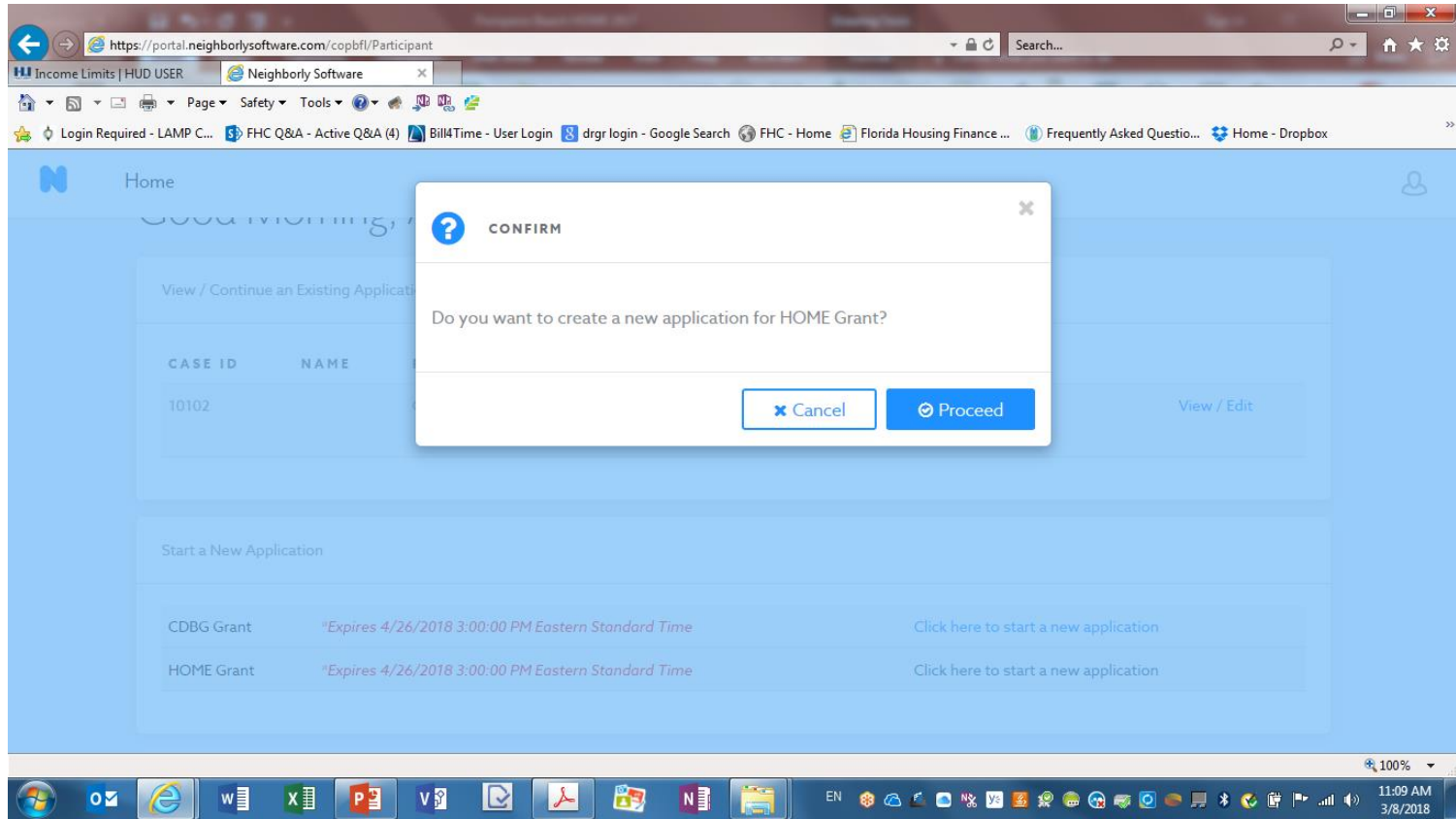
At the bottom of the screenshot is a Windows taskbar with various application icons, including Internet Explorer, Word, Excel, PowerPoint, and Outlook. The system tray on the right shows the time as 9:26 AM on 3/8/2018 and a 100% zoom level.

Technical issues?

- If you experience technical issues during the application process please e-mail:

support@neighborlysoftware.com

Click Proceed to start application



The application has several parts

The screenshot shows a web application interface. At the top left, there is a blue 'N' logo and the word 'Home'. In the top right corner, there is a user profile icon. The main content area is titled 'HOME Grant Application' and contains a list of application parts, each with an unchecked checkbox:

- Part A: Applicant Information
- Part B: Organization Information
- Part C: Program Summary
- Part E: Project Implementation Schedule
- Part F: Sources/Uses of Funds
- Part G: Required Documents
- Part H: Certification

Below the list is a 'Print Application' link. The main content area also features a large white box with the heading 'Application' and the following text:

Please use the link below to continue the application process.

Technical issues? Contact support@neighborlysoftware.com.

At the bottom of this box is a button labeled 'Click here to continue'. The bottom of the screenshot shows a Windows taskbar with various application icons and a system tray displaying the time as 11:10 AM on 3/8/2018.



Preparing a winning proposal!

Application handout

100 pts max

- **Part A: Applicant Information**
 - Federal Identification Number
 - Certificate of incorporation (n/a for units of local government)
 - Duns # - Free, call 1 866 705 5711
- **Part B: Organization Information**
 - Annual budget
 - History of prior HOME funding (previous 3 years)
- **Part C: Program Summary**
 - Project info (name, address, cost, HOME request)
 - Project Category
 - Program Category

Part A

 Home 


HOME Grant Application

- Part A: Applicant Information***
- Part B: Organization Information
- Part C: Program Summary
- Part E: Project Implementation Schedule
- Part F: Sources/Uses of Funds
- Part G: Required Documents
- Part H: Certification

[Print Application](#)

Part A: Applicant Information

Please provide the following information

A.1. AGENCY INFORMATION		A.2. CONTACT INFORMATION	
Official Agency Name 	<input type="text"/>	CEO Name	CEO Office Phone Number
Main Administrative Address	<input type="text"/>	CFO Name	CFO Office Phone Number
Address Line 1	<input type="text"/>	Contact Person	<input type="text"/>
Address Line 2	<input type="text"/>		
City	<input type="text"/>		
	<input type="text"/>		
Zip Code	<input type="text"/>		

Part B

HOME Grant Application

- Part A: Applicant Information
- Part B: Organization Information***
- Part C: Program Summary
- Part E: Project Implementation Schedule
- Part F: Sources/Uses of Funds
- Part G: Required Documents
- Part H: Certification

[Print Application](#)

Part B: Organization Information

Please provide the following information

B.1. Type of Entity

If 'Other'

B.2. Total Organization Annual Operating Budget (Previous Year):

B.3. If your organization received HOME funds for their program in the past, please list amount below:

YEAR	HOME FUNDING	MATCH
2015-2016	<input type="text" value="\$ 0.00"/>	<input type="text" value="\$ 0.00"/>

Part C

HOME Grant Application

- Part A: Applicant Information
- Part B: Organization Information
- Part C: Program Summary***
- Part E: Project Implementation Schedule
- Part F: Sources/Uses of Funds
- Part G: Required Documents
- Part H: Certification

[Print Application](#)

Part C: Program Summary

Please provide the following information

C.1. Project Title

C.2. Project Address

C.3. Total Project Cost **C.4. HOME Funds Requested**

11:14 AM 3/8/2018

Part D: Program Description

- Housing Need – 20 points
 - Why did you determine there was a need for your proposed project?
 - Include any relevant census data or other studies
 - Shimberg Center UF
 - United Way ALICE report
 - How did you reach this conclusion?
 - Why did you choose this location?
 - How will you measure success
 - Why do you need HOME
 - Have you researched other funding?

Part D: Continued

- HUD Objective
- Project Benefit **20 points**
 - # of units by income category
 - Total of units
 - Balance with sustainability!!
- Project Strategy **20 points**
 - Well reasoned, cost effective, achievable?
 - Appropriate for area?
 - Proximity to services/amenities?
 - What innovative strategies?
 - Be realistic
 - Cost conscious

Part D: Continued

Development Capacity (p.17) 20 points

- Agency Mission, track record
- Capacity, experience, qualifications of staff
 - Any contractors?
 - If CHDO, look at checklist
- All regulatory, environmental and technical issues considered?
- Ready to proceed?
- Document site control – **ATTACHMENT!**
- Construction details
 - 8 ½ x 11 Floor plan – **ATTACHMENT!**
- Other HOME commitments fulfilled – Pompano Beach and other communities

Part D: Continued

FINANCIAL MANAGEMENT 20 pts

- Commitments (construction & perm) –**ATTACHMENT!**
- Is your budget adequate? Provide line item budget
- How will HOME fill your financing gaps?
- How did you leverage HOME?
- What are all the non HOME sources? Provide a Chart
- Discuss why sources and uses are realistic
- Show that you have accounted for all soft costs.
- Match Requirement
 - See p. 9
 - Discuss with staff
 - Don't forget about County and school impact fee waivers

PART E- Project Implementation Schedule

- Realistic timeline
- Project must be completed within contract period and within 2 fiscal years of award

PART F- Financial Sources of Funds

Sources- complete chart

Sources & Uses- complete chart

Note: double check that all \$'s match

Part E

The screenshot shows a web application interface for a HOME Grant Application. On the left, a sidebar lists application sections: Part A (Applicant Information), Part B (Organization Information), Part C (Program Summary), Part E (Project Implementation Schedule*), Part F (Sources/Uses of Funds), Part G (Required Documents), and Part H (Certification). Part E is currently selected. The main content area is titled 'Part E: Project Implementation Schedule' and asks the user to provide information. It features a table with two columns: 'FINANCING' and 'ANTICIPATED COMPLETION'. The table rows are: Construction Loan Commitment, Construction Loan Closing, Low Income Housing Tax Credits, and Grant Commitment. Each row has an empty input box in the 'ANTICIPATED COMPLETION' column. A 'Print Application' link is visible in the sidebar. The bottom of the image shows a Windows taskbar with various application icons and a system tray showing the time as 11:14 AM on 3/8/2018.

HOME Grant Application

- Part A: Applicant Information
- Part B: Organization Information
- Part C: Program Summary
- Part E: Project Implementation Schedule***
- Part F: Sources/Uses of Funds
- Part G: Required Documents
- Part H: Certification

[Print Application](#)

Part E: Project Implementation Schedule

Please provide the following information

FINANCING	ANTICIPATED COMPLETION
Construction Loan Commitment	<input type="text"/>
Construction Loan Closing	<input type="text"/>
Low Income Housing Tax Credits	<input type="text"/>
Grant Commitment	<input type="text"/>

100% 11:14 AM 3/8/2018



Part F: Attachments

- Financial audit with management letter (most current)
- Articles of Incorporations & Bylaws
- Board of Directors
- Current Certification of Good Standing
- Conflict of Interest Statement
- Mission Statement
- Scope of Work
- Most Current Annual Report
- Most Current Organizational Budget

Part G: Certification & Authorization

- Check each box as applicable to your organization

Part F

 Home 

HOME Grant Application

- Part A: Applicant Information
- Part B: Organization Information
- Part C: Program Summary
- Part E: Project Implementation Schedule
- Part F: Sources/Uses of Funds***
- Part G: Required Documents
- Part H: Certification

[Print Application](#)

Part F: Sources/Uses of Funds

Please list sources of funding for the project. List both the funding source and the agency which administers the program.


F.1. Include financing, grants, donations, and equity.

SOURCE	AMOUNT	TYPE	DESCRIPTION CODE	STATUS	DATE REQUESTED	DATE COMMITTED
	\$ 0.00					

[Add Financial Source](#)

F.2. For all financing sources of funds (if applicable), please complete the following table of information:

FINANCING SOURCE	INTEREST RATE	LOAN TERM (YRS)	ANNUAL DEBT SERVICE
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Part G

The screenshot displays a web application interface for a HOME Grant Application. The top navigation bar includes a blue 'N' logo and the text 'Home'. A user profile icon is visible in the top right corner. The left sidebar, titled 'HOME Grant Application', contains a list of application sections with checkboxes: Part A (checked), Part B (checked), Part C (checked), Part E (checked), Part F (checked), Part G (unchecked and highlighted), and Part H (unchecked). Below the list is a 'Print Application' link. The main content area is titled 'Part G: Required Documents' and contains two sections: 'G.1. Please read, understand and sign the following program forms. Executed (signed) forms must be uploaded below.' followed by a link to 'Statement of Assurances and Certifications', and 'G.2. Please attach the following documents relating to your organization.' Below this, there are two upload options: 'Audited financial audit with management letter (most current)' and 'Articles of Incorporation and Bylaws', each with an 'Upload File' button and a circular arrow icon. The bottom of the image shows a Windows taskbar with various application icons, system tray icons, and a clock showing 11:17 AM on 3/8/2018.

Upload files

The screenshot shows a web application interface for a HOME Grant Application. The top navigation bar includes a blue 'N' logo, the text 'Home', and a user profile icon. The main content area is divided into a left sidebar and a central panel. The sidebar, titled 'HOME Grant Application', contains a checklist of parts: Part A (Applicant Information), Part B (Organization Information), Part C (Program Summary), Part E (Project Implementation Schedule), Part F (Sources/Uses of Funds), Part G (Required Documents*), and Part H (Certification). A 'Print Application' link is located at the bottom of the sidebar. The central panel displays a list of required documents. The first item, 'Audited financial audit with management letter (most current)', is marked with a green checkmark and has a file named 'DRGR-User-Manual.pdf (10,401k)' uploaded, with an 'Add Another File' link. The remaining items are 'Articles of Incorporation and Bylaws', 'Board of Directors', 'Certificate of Good Standing', 'Conflict of Interest Disclosure', 'Mission Statement', and 'Scope of Work', each with an 'Upload File' button and a circular icon.

HOME Grant Application

- Part A: Applicant Information
- Part B: Organization Information
- Part C: Program Summary
- Part E: Project Implementation Schedule
- Part F: Sources/Uses of Funds
- Part G: Required Documents*
- Part H: Certification

Print Application

<input checked="" type="checkbox"/> Audited financial audit with management letter (most current)	DRGR-User-Manual.pdf (10,401k)	Add Another File
<input type="checkbox"/> Articles of Incorporation and Bylaws		Upload File
<input type="checkbox"/> Board of Directors		Upload File
<input type="checkbox"/> Certificate of Good Standing		Upload File
<input type="checkbox"/> Conflict of Interest Disclosure		Upload File
<input type="checkbox"/> Mission Statement		Upload File
<input type="checkbox"/> Scope of Work		Upload File

100%

11:18 AM
3/8/2018

Complete Certification

HOME Grant Application

- Part A: Applicant Information
- Part B: Organization Information
- Part C: Program Summary
- Part E: Project Implementation Schedule
- Part F: Sources/Uses of Funds
- Part G: Required Documents
- Part H: Certification***

Print Application

Part H - Certification

I HEREBY CERTIFY BY READING AND INITIALING EACH STATEMENT LISTED BELOW THAT THE:

- Information contained in this application is complete and accurate.
- Applicant has read and understands the application instructions and requirements of the program
- Project will serve low- to moderate-income residents in the qualified HOME areas.
- Applicant acknowledges that only an executed contract with the City authorizes the initiation of project services or activities and incurring expenditures.
- Applicant acknowledges that a National Environmental Policy Act (NEPA) review may be required for HOME funded projects, which may delay the project start.

11:18 AM 3/8/2018

Signatures

- Review Carefully
- Check all boxes that apply
- Authorized signature

Close window

The screenshot shows a web application interface with a light blue background. At the top left, there is a blue 'N' logo and the word 'Home'. At the top right, there is a user profile icon. The main content area features a table with two columns: 'CASE ID' and 'NAME'. The table contains two rows with case IDs 10102 and 10103. To the right of the table, there are two 'View / Edit' links. Below the table, there is a section titled 'Start a New Application' with two rows: 'CDBG Grant' and 'HOME Grant'. Each row includes an expiration date and a link to start a new application. A white dialog box with a blue border and a close button is centered on the screen. The dialog box has a blue exclamation mark icon and the word 'INFORMATION'. The text inside the dialog box reads: 'Application is complete, you will be returned to the home page.' At the bottom of the dialog box, there is a blue 'Close' button. The Windows taskbar is visible at the bottom of the screen, showing various application icons and the system tray with the date and time (11:19 AM 3/8/2018).

CASE ID	NAME
10102	
10103	

Start a New Application

CDBG Grant	*Expires 4/26/2018 3:00:00 PM Eastern Standard Time	Click here to start a new application
HOME Grant	*Expires 4/26/2018 3:00:00 PM Eastern Standard Time	Click here to start a new application

INFORMATION

Application is complete, you will be returned to the home page.

Close



Review, edit or begin new application

The screenshot shows a web application interface with a navigation bar at the top left containing a blue 'N' logo and the text 'Home'. A user profile icon is located at the top right. The main content area features a table with the following columns: CASE ID, NAME, PROGRAM, STATUS, EXPIRES, and a link column. Below the table is a section titled 'Start a New Application' containing two rows, each with a program name, an expiration date, and a link to start a new application.

CASE ID	NAME	PROGRAM	STATUS	EXPIRES	
10102		CDBG Grant	Application In Process	4/26/2018 3:00:00 PM Eastern Standard Time	View / Edit
10103		HOME Grant	Active	4/26/2018 3:00:00 PM Eastern Standard Time	View / Edit

Start a New Application

CDBG Grant	<i>*Expires 4/26/2018 3:00:00 PM Eastern Standard Time</i>	Click here to start a new application
HOME Grant	<i>*Expires 4/26/2018 3:00:00 PM Eastern Standard Time</i>	Click here to start a new application

Windows taskbar at the bottom shows various application icons, system tray icons, and the date/time: 11:20 AM 3/8/2018.

Resources

- List of Websites to Access Rules/Regulations
www.hudexchange.info
- HUD Technical Assistance (TA) available upon request
- Common funding sources
 - Florida Community Loan Fund
 - Local Banks
 - Community Foundation
 - United Way
 - Florida Housing Finance Corp.
 - Housing Finance Agency

Questions And Answers

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For Follow Up Contact:



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or

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