

Welcome to the City of Pompano Beach Office of Housing & Urban Improvement HOME Workshop March 4, 2021



THE FLORIDA HOUSING COALITION



Office of Housing and Urban Improvement

OHUI Staff Introductions

- Miriam Carrillo, OHUI Director
- Alexander Goldstein, Program Compliance Manager
- Muhammad Hashmi, Accountant
- JoAnn Martin-Onesky, Housing Specialist
- Angela Bowen, Housing Specialist
- Maria Claudia Goncalves, CD Specialist – Housing
- Mery Sanchez, Housing Specialist
- Winsome Baker, Office Assistant I
- Alyssa Mueller, Program Intake & Data Entry

Applicant Introductions

- Name
- Agency
- Your Agency and Services



Agenda



- 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: **\$452,747**
- **15% CHDO Set aside – projected to be about \$ 67,912**
- **Successful CHDO projects are generally limited to acquisition, construction, rehabilitation and resale of single-family homes.**

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	\$31,200	1 person
		\$58,850	8 persons
Low	80% or below	\$49,950	1 person
		\$94,150	8 persons

2020 Median Family Income (MFI) in Broward County is \$74,800

Data is subject to change

Sources and Resources:

U.S. Dept. of Housing and Urban Development

<https://www.huduser.gov/portal/datasets/il/il2020/2020summary.odn>

How to Become a Newly Certified in the 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 with CHDO funds
 - Tenant based rental assistance
 - Owner occupied rehab
 - Down payment assistance

Roles of a CHDO

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 rehabilitation properties for homeownership;
 - New Construction of Properties for Homeownership;
 - 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 –Utility allowance calculation
 - Assemble team
 - Appraisal
 - Survey
 - Scope of work
 - PROPERTY STANDARDS
 - 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.)

- 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!
 - 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
 - Reaching out to those with LEP

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, May 6 , 2021**

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>

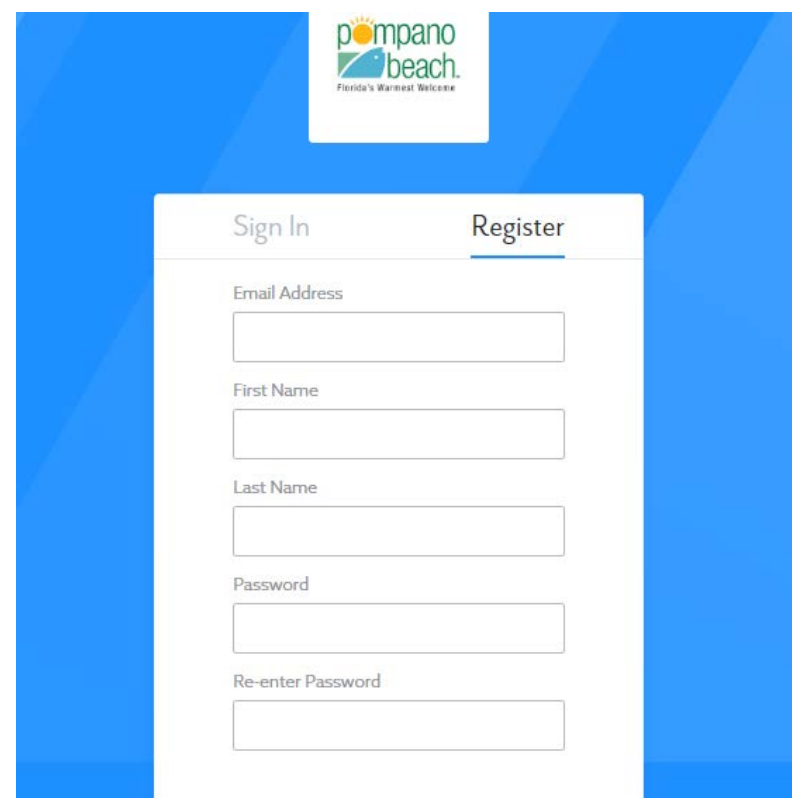
Password

Minimum of characters

1 capital letter

1 number

1 symbol

A screenshot of a web registration form for Pompano Beach. The form is titled "Sign In" and "Register" with "Register" being the active tab. It contains five input fields: "Email Address", "First Name", "Last Name", "Password", and "Re-enter Password". The form is set against a blue background with a "pompano beach. Florida's Warmest Welcome" logo in the top right corner.

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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 May 6, 2021.
- After 3:00 pm the application portal will be closed.



Welcome Screen

The screenshot shows a web application interface. At the top left is a blue 'N' logo and the word 'Home'. At the top right is a user profile icon. The main content area has a light blue background with the text 'Good Morning, Aida!'. Below this is a white box titled 'Start a New Application'. Inside this box is a table with two rows: 'CDBG Grant' and 'HOME Grant'. Each row has an expiration date in red text and a blue link to start a new application. The Windows taskbar is visible at the bottom, showing various application icons and the system clock displaying 9:26 AM on 3/8/2018.

Home

Good Morning, Aida!

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

100%

9:26 AM
3/8/2018

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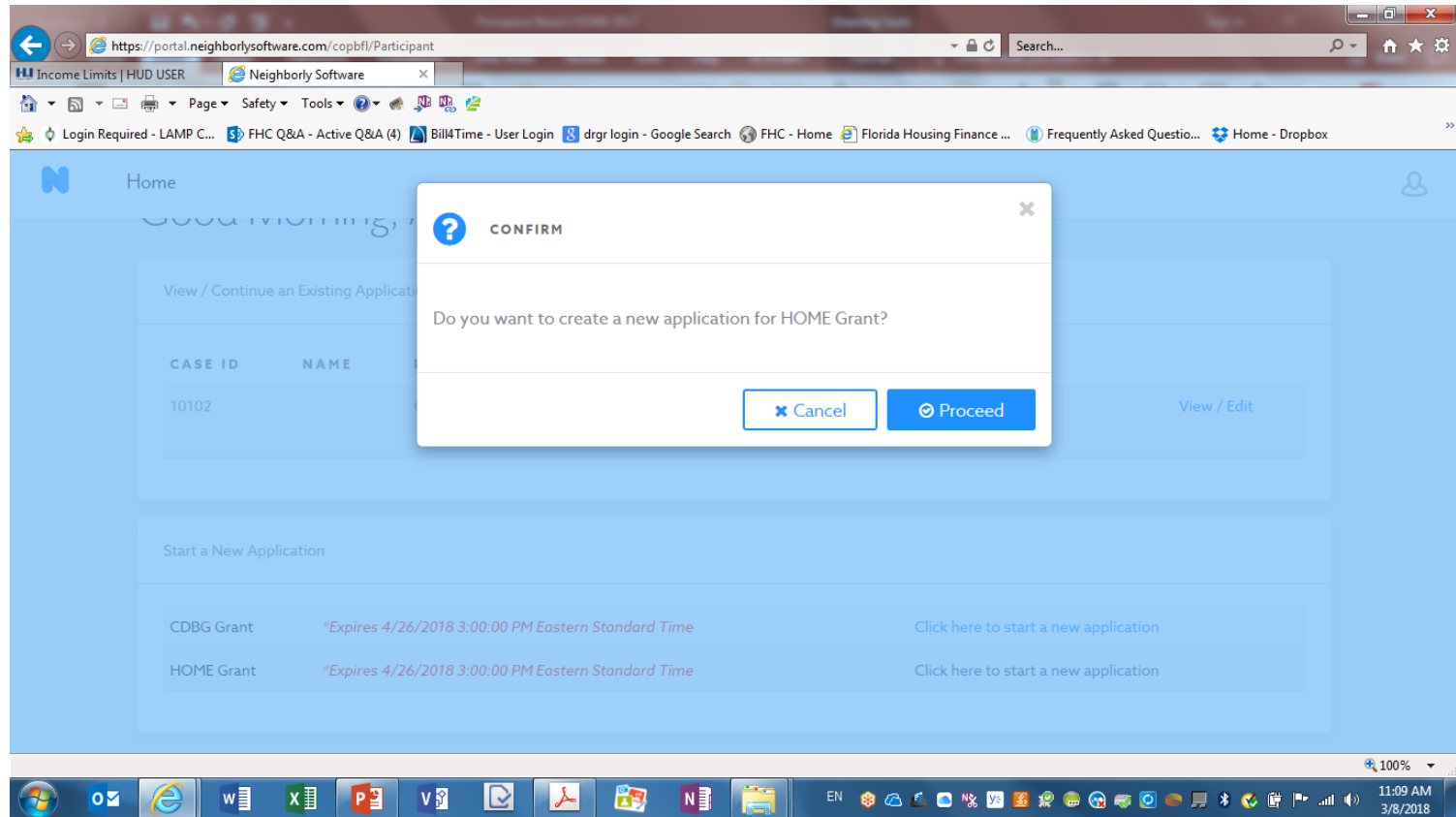


Technical issues?

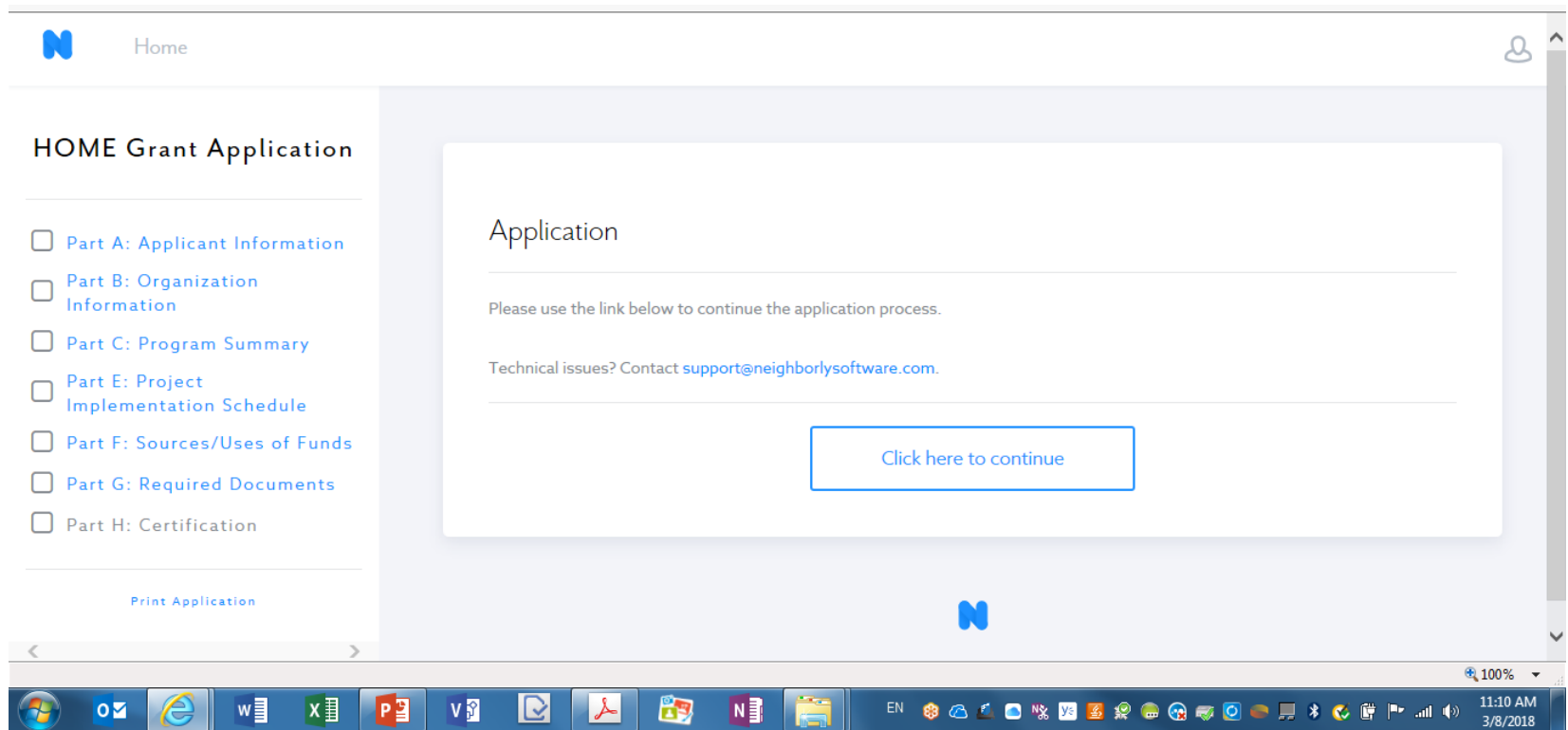
- If you experience technical issues during the application process please e-mail:

support@neighborlysoftware.com

Click Proceed to start application



The application has several parts




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

Official Agency Name 

Main Administrative Address

Address Line 1

Address Line 2

City

Zip Code

A.2. CONTACT INFORMATION


CEO Name

CEO Office Phone Number



CFO Name

CFO Office Phone Number

Contact Person



Part B

 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 B: Organization Information

Please provide the following information

B.1. Type of Entity If 'Other'

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


\$ 0.00

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

YEAR	HOME FUNDING	MATCH
2015-2016	\$ 0.00	\$ 0.00

DTS Audio Control Panel 100% 11:13 AM 3/8/2018

Part C

 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 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



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
 - UF Shimberg Center
 - 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 funds
 - 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 minimum 25%
 - See p. 9 of the application packet
 - 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

 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 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"/>


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
------------------	---------------	-----------------	---------------------



11:15 AM 3/8/2018

Part G

The screenshot displays a web application for the HOME Grant Application. On the left, a sidebar lists the 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). Parts A through F are marked with green checkmarks, while Part G is marked with an unchecked checkbox. Below the sidebar 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 document upload options, each with a radio button and an 'Upload File' button with a cloud icon: 'Audited financial audit with management letter (most current)' and 'Articles of Incorporation and Bylaws'. The browser's taskbar at the bottom shows various application icons and the system clock indicating 11:17 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 G: Required Documents



G.1. Please read, understand and sign the following program forms. Executed (signed) forms must be uploaded below.

[Statement of Assurances and Certifications](#)

G.2. Please attach the following documents relating to your organization.

- ☐ Audited financial audit with management letter (most current) [Upload File](#)
- ☐ Articles of Incorporation and Bylaws [Upload File](#)


Upload files


 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](#)


☒ Audited financial audit with management letter (most current) [DRGR-User-Manual.pdf \(10,401k\)](#) 
[Add Another File](#)


☐ Articles of Incorporation and Bylaws [Upload File](#) 

☐ Board of Directors [Upload File](#) 

☐ Certificate of Good Standing [Upload File](#) 

☐ Conflict of Interest Disclosure [Upload File](#) 

☐ Mission Statement [Upload File](#) 

☐ Scope of Work [Upload File](#) 

Complete Certification

The screenshot displays a web application for the HOME Grant. On the left, a sidebar titled "HOME Grant Application" lists seven 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*). Parts A through G are marked with green checkmarks, while Part H is marked with an unchecked checkbox. Below the list is a "Print Application" link. The main content area is titled "Part H - Certification" and contains a heading "I HEREBY CERTIFY BY READING AND INITIALING EACH STATEMENT LISTED BELOW THAT THE:" followed by five statements, each preceded by an unchecked checkbox. The statements are: 1. Information contained in this application is complete and accurate. 2. Applicant has read and understands the application instructions and requirements of the program. 3. Project will serve low- to moderate-income residents in the qualified HOME areas. 4. Applicant acknowledges that only an executed contract with the City authorizes the initiation of project services or activities and incurring expenditures. 5. Applicant acknowledges that a National Environmental Policy Act (NEPA) review may be required for HOME funded projects, which may delay the project start. The bottom of the image shows a Windows taskbar with various application icons and a system clock indicating 11:18 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 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.

Signatures

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

Close window

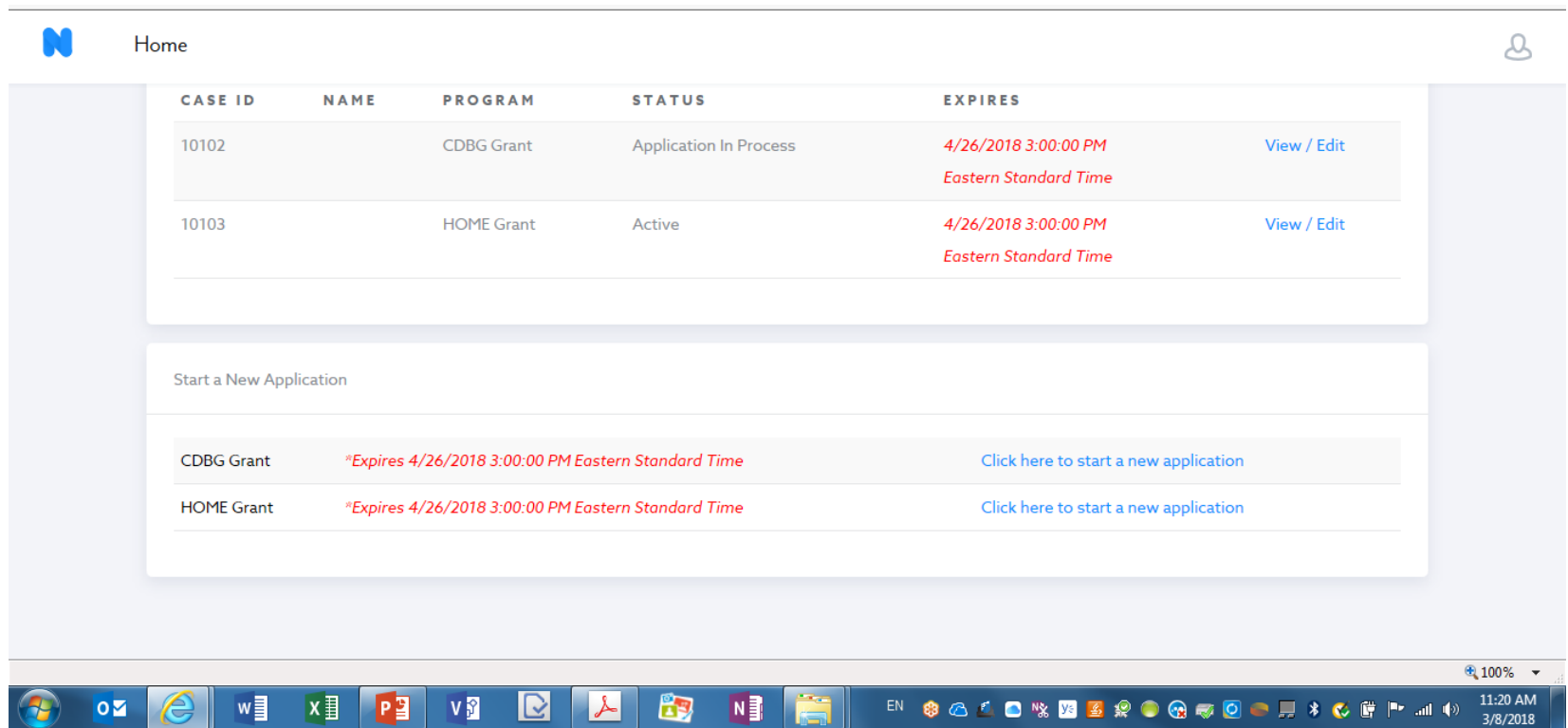
The screenshot shows a web application interface with a light blue background. At the top left is a logo and the word "Home". In the center, a white modal window with a blue exclamation mark icon and the title "INFORMATION" displays the message: "Application is complete, you will be returned to the home page." Below the message is a blue "Close" button. The background is slightly dimmed. To the left of the modal is a table with two columns: "CASE ID" and "NAME". It contains two rows with IDs "10102" and "10103". To the right of the modal are two "View / Edit" links. Below the table is a section titled "Start a New Application" containing two rows for "CDBG Grant" and "HOME Grant", each with an expiration date and a "Click here to start a new application" link. The bottom of the image shows a Windows taskbar with various application icons and a system clock indicating 11:19 AM on 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

Review, edit or begin new application



The screenshot shows a web application interface with a header bar containing a blue 'N' logo and the word 'Home'. A user profile icon is in the top right. The main content area features a table with application details and a section for starting new applications.

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

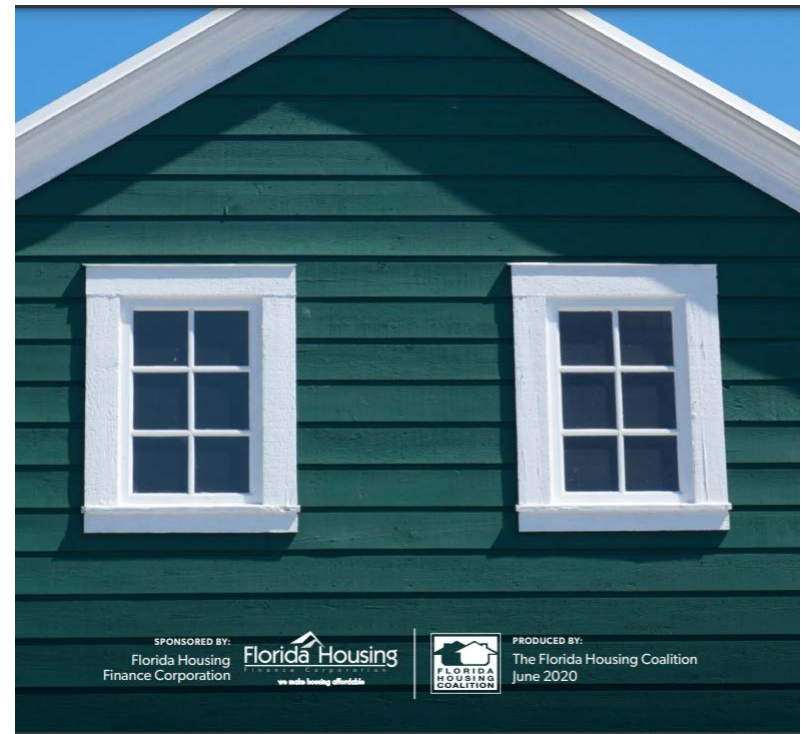
CDBG Grant	<i>*Expires 4/26/2018 3:00:00 PM Eastern Standard Time</i>	Click here to start a new application
HOME Grant	<i>*Expires 4/26/2018 3:00:00 PM Eastern Standard Time</i>	Click here to start a new application

The bottom of the image shows a Windows taskbar with various application icons and a system clock indicating 11:20 AM on 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

<https://www.flhousing.org/wp-content/uploads/2020/06/Affordable-Housing-Resource-Guide-FINAL-06.202033806.pdf>



Questions and Answers



For Follow Up Contact:



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or

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THE FLORIDA HOUSING COALITION

