



Seminole County Board of County Commissioners

HOME INVESTMENT PARTNERSHIPS PROGRAM

HOME APPLICATION PACKAGE

DEADLINE DATE: April 2, 2021 at 4:00 p.m.

**Allison Thall, Director
Community Services Department**

For further information contact:

Bonnye Deese, HUD Administrator
Community Development Division
534 W. Lake Mary Blvd.

Sanford, FL 32773

bdeese@seminolecountyfl.gov

www.seminolecountyfl.gov

TEL: (407) 665-2311



PROGRAM DESCRIPTION

The HOME Investment Partnership Program (HOME) is designed to assist communities use-often in partnership with local non-profits, individuals, corporation, and publicly-owned entities to fund a wide range of HOME projects, including building, acquiring and/or rehabilitating affordable housing units for rental or homeownership. The affordable housing units created must serve very low, low- and moderate-income persons at or below 80% of the Area Median Income (AMI) limits. Rental units must serve households with incomes under 60% of AMI.

PROGRAM GUIDELINES

The HOME Investment Partnership Program (HOME) is a Gap Funding Program. When applying for HOME funds, the applicant should have secured other sources of funding before applying to the Seminole County HOME Program.

AN APPLICANT MAY SUBMIT A TOTAL OF ONE APPLICATION.

PLEASE READ ALL OF PART I (INCLUDING HOME APPLICATION CHECKLIST) AND THE APPLICATION INSTRUCTIONS PORTION OF PART II BEFORE COMPLETING THIS APPLICATION.

PLEASE DO NOT STAPLE ORIGINAL.

PLEASE SUBMIT ONE (1) ORIGINAL, FOUR (4) PAPER COPIES AND ONE (1) ELECTRONIC COPY IN PDF FORMAT ON AN USB FLASH DRIVE

APPLICATION PROCESS

Applications must be mailed or hand-delivered to the Community Services Department by **Friday, April 2, 2021 at 4 p.m.** Applications must be date stamped by the official time clock located in our lobby.

**Seminole County Community Services Department
534 W. Lake Mary Boulevard
Sanford, Florida 32773
Attention: Bonnye Deese, HUD Administrator**

APPLICATIONS RECEIVED AFTER 4:00 PM WILL NOT BE CONSIDERED

The County will review and work with the applicant to develop a HOME project and if funds are available, the County will make a funding commitment at that time.

Closing and funding for each approved activity will be available only upon completion of an Environmental Assessment and an underwriting and layering analysis. Firm financial commitments and construction bids must be in place before closing.

You cannot obligate, commit, or disburse these *anticipated* funds until there is an executed Grant Agreement with Seminole County. Costs incurred prior to receiving an executed agreement will not be eligible for program reimbursement.

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PART I – HOME APPLICATION CHECKLIST

This checklist is provided as a guide for the most vital documentation and information needed for a complete HOME application. This does not relieve any applicants from reading the entire application or submitting all information required within the application.

- ☐ Program/Project Eligibility as defined in 24 CFR Part 92
- ☐ Create housing opportunities for low-income households
- ☐ DUNS Number
- ☐ Federal Employer ID number
- ☐ Budget (total project and/or construction proposed budget) with breakdown of Sources and Uses and how requested funds are to be used
- ☐ Matching or leveraged funds and/or in-kind services documented as committed to project and statement as to availability
- ☐ Developer must have funds available to implement project as the County uses a reimbursement process
- ☐ Commitment Letters for other funding sources or matching funds must be attached
- ☐ Acknowledge definition of Low- and Moderate-income levels
- ☐ Acknowledge that funds provided under this agreement may not be utilized for inherently religious activities
- ☐ Code of Conduct/Conflict of Interest in place for all officers, employees, agents-please provide a copy
- ☐ Acknowledge reporting requirements will be met
- ☐ Acknowledge labor compliance (Davis-Bacon when there are more than 11 units subsidized) and insurance requirements will be met
- ☐ Acknowledge Affirmative Fair Housing Marketing Plan (see attached) for 5 or more housing units (Please refer to definition of Housing Unit)
- ☐ Acknowledge that, if project costs are \$100,000 or more, Section 3 employment opportunities will be provided as outlined in 24 CFR Part 135
- ☐ Acknowledge and provide all necessary information for completion of Environmental Review requirements prior to allocation – site specific checklist included in application
- ☐ Confidentiality Policy provided
- ☐ Acknowledge that you will be required to provide monthly progress reports during Construction and Lease Up.
- ☐ No construction work can commence on the job site prior to the issuance of a fully executed funding agreement or you may jeopardize funding award.
- ☐ The County must be notified of pre-construction conferences in order to provide the pertinent regulations before an award can be provided to the contractor.
- ☐ Submit list of all subcontractors, EIN, DUNS, MBE/WBE or Section status before they are permitted on the job site

CRITERIA FOR ELIGIBLE PROJECTS

Funds are available through the HOME Program to rehabilitate, acquire and develop affordable housing for both rental and homeownership opportunities through the following activities:

A. ELIGIBLE ACTIVITIES

- Acquisition:
 - For Development (owner or rental)
 - For First-time homebuyers
 - For Rehabilitation
- Construction
- Rehabilitation

Allowable expenses under these activities include:

- Acquisition costs
- Property site improvements
- Conversion costs (*e.g., from business to residential*)
- Demolition
- Financing costs
- Development related soft costs:
 - Legal fees
 - Architectural
 - Engineering
- Construction/rehabilitation hard costs (*e.g., painting, window replacement, building*)

B. INCOME TARGETING:

1. Rental: 90% of households must have incomes less than 60% of median income and 10% of households may have incomes up to 80% of median income.
2. Owner: Households must have incomes less than 80% of median income.
3. The table below shows the current HOME program income guidelines for Seminole County MSA for FY 2020 – subject to change.

Percentage Category	Maximum Income Limit by Number of Persons in Household							
	1	2	3	4	5	6	7	8
80% AMI	\$40,750	\$46,550	\$52,350	\$58,150	\$62,850	\$67,500	\$72,150	\$76,800

HUD Income Limits (as of 04/01/2020) (subject to change)

C. MAXIMUM INVESTMENT AND INITIAL RENTS PER UNIT SIZE

1. HOME Program guidelines establish a maximum subsidy for HOME funds

Unit Size	O-Bdr	1-Bdr	2-Bdr	3-Bdr	4 Bdr +
Maximum per-unit HOME subsidy	\$ 153,314.40	\$ 175,752.00	\$ 213,717.60	\$ 276,482.40	\$ 303,489.60

Effective 6/24/2020

2. HOME program guidelines establish the maximum value of homeownership units that may be assisted:

	1 unit	2 unit	3 unit	4 units
Existing units	\$233,000	\$298,000	\$361,000	\$447,000
New units	\$238,000	\$304,000	\$368,000	\$456,000

Effective date January 2020

3. Rental properties must follow the HOME Program Rent guidelines established by HUD which are also based on number of bedrooms. Projects with 5 or more HOME assisted units must have a 20% set aside of Low HOME rent units for households earning less than 30% of the MFI.

	Efficiency	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Low Rent	\$636	\$681	\$818	\$945	\$1,055	\$1,163	\$1,272
High Rent	\$808	\$866	\$1,042	\$1,195	\$1,314	\$1,431	\$1,548

Current HUD Rent Limits (as of 07/01/2020)

4. The minimum grant request from HOME funds is \$1,000 per unit.

D. PERIOD OF AFFORDABILITY:

Completed projects must meet affordability requirements for a number of years based on the total amount of HOME funding invested. The length of affordability is enforced by mortgage, note and/or deed restrictions.

HOME Investment per Project	Length of Affordability Period
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
More than \$40,000	15 years
New Construction	20 years

E. EXPENDITURE & COMMITMENT GUIDELINES:

- HOME projects have a total of four years from date of award to complete all HOME funded projects
- Construction must begin within 12 months of commitment.
- A Community Housing Development Organization (CHDO) whose project is recommended may receive up to 15% of the CHDO allocation for pre-development costs.
- All funding sources listed in the application must be accompanied by letter of commitment.
- All applicants must have site control established at the time of application.

APPLICATION INSTRUCTIONS

HOME INVESTMENT PARTNERSHIPS PROGRAM

SECTION I - GENERAL

- A. Insert grant request to the nearest \$100
- B. The applicant is the agency proposing the activity
- C. Applicant's address
- D. Contact Person
- E. DUNS & Bradstreet Number & Employer Tax Identification Number is **required**

SECTION II - ACTIVITY

- A. Use a title such as "Construction of Family Rental Housing" or "Group Home Acquisition."
- B. Specific location by street or geographic area to be served. Include activity location, U.S. Census Tract. If activity is held in multiple locations, list all locations and the Census Tract Numbers (<https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>).
- C. Use Census Maps

SECTION III - IMPLEMENTATION SCHEDULE

Please read Section E in Part I, page 4 carefully regarding Expenditure & Commitment Guidelines.

- A. Activities for acquisition only
- B. Activities involving new construction
- C. Activities for rehabilitation of existing housing

SECTION IV – APPLICATION INFORMATION

- A. Check only one category.
- B. Note type of project and complete appropriate page.

SECTION V - OTHER INFORMATION

If permits or approvals are required, applicant must document contact with local municipal building departments and/or other government agencies, prior to submission of application.

SECTION VI - APPLICANT SIGNATURE

Authorized signature of person preparing the application.

SECTION VII - CERTIFICATION

Governing body certifies that non applications have been approved by the Governing body.

SECTION VIII- BUDGET INFORMATION

It is **mandatory** that specific budget information, as outlined in Section VII, be attached.

SECTION IX – MATCH

Please select the type of match you intend to use to satisfy the match requirement.

SEMINOLE COUNTY COMMUNITY SERVICES DEPARTMENT
PART II – FY 2021 HOME APPLICATION

I. GENERAL

Grant Request

(Round to nearest \$100)

Applicant

Address

(Street Address)

(Municipality)

(Zip Code)

Contact Person

(Phone Number)

(Fax Number)

(Email)

DUNS Number

Employer Tax ID#

II. ACTIVITY

Title

Location

III. IMPLEMENTATION SCHEDULE

In the space below, outline an anticipated implementation schedule for the proposed activity.

If this activity cannot commence between September 2021 and August 2022 the applicant should not submit the funding request at this time.

- A. If the proposed activity is for acquisition alone, please provide a detailed schedule indicating when you expect to commence construction. HOME funds cannot be used for land banking.
- B. If the proposed activity involves new construction, please provide a detailed schedule of anticipated stages for development including pre-construction work, actual hard construction and occupancy date.
- C. Proposed rehabilitation activities require the same type of detailed schedule as new construction above.

IV. APPLICATION INFORMATION

A. Type of Activity

- ☐ Acquisition
Standard units or assistance to homebuyers
- ☐ New Construction
Hard or soft costs (may include acquisition costs for a specific construction project).
- ☐ Rehabilitation
Substantial (Over \$25,000 per dwelling unit)
Other Rehabilitation

B. Category

- ☐ Renter
- ☐ Owner

V. OTHER INFORMATION

A. **MAP** - attach a map showing the location of the proposed housing activity.

B. ENVIRONMENTAL FACTORS:

- | | YES | NO |
|--|--------------------------|--------------------------|
| 1. Is activity located in floodplain or area of special flood hazard? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. 3. Will activity have an impact on a sole source aquifer? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Is activity located in a Category 1 watershed? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Is activity located in or near a wetland or transition area? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Is activity located within a one-mile radius of a hazardous waste site? | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Will activity impact a historical or archeological structure, district or site? | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are there any known impediments to the prompt implementation of the activity?
(Including but not limited to requirements for State permits or any local action)? | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Complete and return site-specific checklist with the application. | | |

If yes, please indicate:

--

VI. APPLICANT SIGNATURE

I certify that the information in this application is correct to the best of my knowledge.

<hr/>	<div></div>
(Signature)	(Name)
	<div></div>
	(Title)

VII.CERTIFICATION

Provide evidence that your Executive body or Governing committee has approved the submission of the application:

<hr/>	<hr/>
(Signature)	(Date)

VIII. BUDGET INFORMATION

Please provide the following information for the proposed activity:

- A. Sources and Uses of Funds, including funding request
- B. Letters of Commitment for Sources of Funds
- C. Certification of Government Assistance (if applicable)
- D. Development Budget. A current Development Budget will be requested upon Commitment of Funds.
- E. Pro Forma, as stipulated below*
- F. **ANY MISSING OR REQUESTED ITEMS FROM THIS OFFICE MUST BE SUBMITTED BY APRIL 2, 2021. This includes certification from the Municipality (if applicable).**

* Rental projects must provide annual operating budget and projected Pro Forma for the length of the affordability period.

* For Sale projects must provide proposed sale price and analysis of affordability.

Please contact the Bonnye Deese for technical assistance.

IX. MATCH REQUIREMENTS:

The Home Program requires that HOME funds be matched with non-federal forms of subsidy. The matching requirement is .25 cent for every \$1 in HOME funds. The premise of the “match” is that the provision of affordable housing is a community responsibility and, as a result, the local community should make a financial contribution to “match” the federal HOME funds.

HOME activities should make an effort to provide as many matching dollars as possible. Activities providing matching funds will receive a higher priority.

Eligible matches are described below. It is important to note that the match can be a direct contribution which lowers an activity development cost (e.g., a bank waiving closing costs) or a contribution which lowers the operating cost of the activity in the future (e.g. a low-interest loan from a local utility company or a partial tax waiver from the municipality). Private developer equity and loans are not eligible match. Direct contributions should be noted on the HOME Application.

Match obligations can be met with:

- Permanent cash contributions from non-federal funding programs such as Federal Home Loan Bank Affordable Housing programs.
- Grant equivalent of below-market interest rate loans.
- Non-profit equity.
- The value of waived taxes, fees, or other charges normally imposed by local jurisdictions.
- The value of land or real property donated or provided at less than appraised value.
- Cost of infrastructure improvements not made with federal resources.
- Reasonable value of donated site-preparation, construction materials and voluntary labor.
- Homeowner sweat equity (not investor sweat equity).

Ineligible forms of match include:

- Contributions made with or derived from federal funds.
- Interest rate subsidy attributable to federal tax-exempt financing or the value of federal tax credits.
- Owner equity or investment in an activity. Investor sweat equity.
- Cash or other forms of contributions from applicants or recipients of HOME funds, or investors who own, are working on, or are proposing to apply for, assistance for a HOME-assisted activity. This includes private bank mortgages.

Select your anticipated form of eligible match listed below:

- ☐ Cash contributions from non-federal sources (including future value of interest forgone for below market rate mortgages)
- ☐ Waiver of feeds, e.g., state and local taxes, charges or fees
- ☐ Donated real property
- ☐ The reasonable value of donated site-preparation and construction materials, not acquired with Federal resources.
- ☐ The value of donated or voluntary labor or professional services in connection with the provision of affordable housing (\$10 per hour).
- ☐ The value of sweat equity.
- ☐ The direct cost of supportive services provided to families residing in HOME-assisted units during the period of affordability or receiving HOME tenant-based rental assistance. The supportive services must be necessary to facilitate independent living or be required as part of a self-sufficiency program.
- ☐ The direct cost of homebuyer counseling services provided to families that acquire properties with HOME funds, including ongoing counseling services provided during the period of affordability.

Please call our office at 407-665-2311 for validation of eligibility of match and additional explanation on satisfying any of these forms of match.

HOUSING - ACQUISITION / NEW CONSTRUCTION

1. (a) Total number of Households (H)/Units (U) in project:

- (b) Number to be assisted with requested funds:

2. Specifically describe the building(s) to be acquired or constructed and the population to be served.
(*e.g., 25 1-bdrm units for senior citizens in a 3-story building on municipally owned land*).

3. Describe how the requested funds will be used.

4. What is the documented need for this project (*e.g., COAH obligation, waiting lists, surveys*)?

5. Describe the site (*e.g., vacant, wooded, wetlands, structures, etc.*) and neighborhood (*e.g., rural, residential*).

6. Site Information:

Address:

a) Block & Lot #: Size of lot:

b) Site Control: ☐ Owned ☐ Option to Buy ☐ Lease ☐ Other

c) Availability of Utilities:	Yes	No
Water - at the site	<input type="checkbox"/>	<input type="checkbox"/>
Sewer - capacity reserved	<input type="checkbox"/>	<input type="checkbox"/>

d) Are Municipal Approvals Required?		
Planning Board	<input type="checkbox"/>	<input type="checkbox"/>
Zoning Board	<input type="checkbox"/>	<input type="checkbox"/>

e) Is site fully accessible for activity? (*i.e., not landlocked?*) ☐ ☐

f) What is the age of the existing building?

g) Are other approvals necessary (*e.g., state and county*)? If so, what is the status?

7. What is the status of architectural and engineering plans? Attach a copy of the preliminary site plan, elevation renderings, and floor plans for each unit type in the project.

8. Have you applied to other funding sources and been denied? Note sources and reason for denial:

HOUSING - REHABILITATION

1. (a) Total number of Households (H)/Units (U) in project:

(b) Number to be assisted with requested funds:

2. Specifically describe the building(s) to be rehabilitated, the type of repair(s) and the population to be served e.g., *bringing a single-family home up to code for resale to low- to moderate-income families*

3. What is the documented need for this project (*e.g., COAH obligation, waiting lists, surveys*)?

4. What is the status of site control?

Site Control: Owned ☐ Option to Buy ☐ Lease to Purchase ☐ Other ☐

5. Other than building permits, are any other approvals necessary (*e.g., local or State historic preservation reviews*)?

6. Have you applied to other funding sources and been denied? Note sources and reason for denial:

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For all Rental projects:Select utilities that tenants will pay:

Utility or Service	Provider
Space Heating	Natural Gas
	Bottled Gas
	Electric Resistance
	Electric Heat Pump
	Fuel Oil
Cooking	Natural Gas
	Bottled Gas
	Electric
	Other
Other Electric	
Air Conditioning	
Water Heating	Natural Gas
	Bottled Gas
	Electric
	Fuel Oil
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Other - specify	

Complete the Pro Forma template and submit