Agenda

- NOFA Description / Key Points
- Proposal Parameters
- Eligible Activities
- Affordable Homeownership Property Standards
- SHPO
- Architectural and Technical Services (ATS) rqmnts
- Utility Company Subsidies
- SharePoint Application Submittal
- ConApp / Homeownership Tabs
- Rating and Ranking
- Q and A
The purpose of the NOFA is to create homeownership opportunities for eligible households throughout the State.

Up to $8 million in State bond funds (FLEX or HTF)

DOH request not less than $500K, no more than $3MM

Electronic submissions mandatory (DOH/CHFA SharePoint)

Applications due Wednesday, February 22, 2017 at 4PM

Homeownership programs are NOT eligible
Affordable Homeownership

Proposal Parameters

- NOFA, Q and A, Rating and Ranking
  - Funding Opportunities/RFPs
- Affordable Homeownership Property Standards
- 100% AMI Income Limits (FLEX)
- 120% AMI Income Limits (HTF)
- Maximum Purchase Price/ After Rehab Value
40% drawings and specs

Environmental Site Assessment required (within 6m of application deadline)
  ◦ Refer to NOFA for acceptable alternatives for certain circumstances

Projected housing payments (PITI) not <25% nor >30% gross annual income
  ◦ 2–4 unit sf homes include 75% of projected rental income

Meet minimum affordability period

Demonstrate marketability and absorption
Soft commitments are threshold for all funding sources
Zoning—conditional approval is threshold
Sales proceeds must be used and included in sources and uses (can not be kept as program income)
Assisted properties must be **NEW** owner-occupied comprised of 1 to 4 units (multiple buildings/condos OK)

New construction, rehab of uninhabitable homeownership units

**Projects:** Site control, one development budget, shared sources/uses to be developed in a single phase

Condominiums

- If proposing to rehab/convert existing rental units into condos CONTACT DOH ASAP
New Construction and Major Rehab
- All applicable state and local codes, rehab standards and ordinances and zoning ordinances prior to occupancy
- Housing must also meet Energy Star for Homes Certification with Energy Star Indoor Air Package
SHPO determination of effect
Consult with SHPO re: Historic TC prior to application submittal
Most projects will fall under the **Historic Homes Rehab Tax Credit Program** (this program *is not* currently over subscribed)
Condominiums with more than five units or more fall under Historic Rehab TC Program (this program is currently oversubscribed for the FY–contact DOH for more info)
DOH Architectural & Technical Services (ATS) Review
CEPA
(CT Environmental Policy Act)

Applicable to subdivisions if...

200 + BDRMS
200+ PARKING
Conservation Area
Includes all phases of work
Contact SHPO for a Determination
Submit SHPO Determination Response Letter
Historic Buildings, Site, Artifacts
TRIGGER!
Buildings or any part of a site in the 100 or 500 year floodplain

*Submit FEMA floodplain map with site location identified
DEEP Floodplain Management and Compliance

- Application materials must clearly demonstrate location of the project in relation to 100/500 yr.
- If located in 100/500 year, **CONTACT DOH FOR PRE-APP** meeting with DEEP. Must demonstrate:
  - Incorporates safe evacuation
  - does not involve the placement of utilities that will promote or encourage future development in floodplain
  - does not increase the potential to cause or pose a hazard to human life, health or property if it is destroyed or damaged due to flooding; or
  - does not involve the placement of fill within a watercourse or any water to create dry land to allow for the construction of a structure.
DEEP Floodplain Management and Compliance

Floodplain Management Certification

General Permit (DOH)

Exemption to the Statute

Flowchart for Flood Management Certification Process

State Funded and Sponsored Housing Projects
Environmental Building Conditions

HAZMATS
(Existing Buildings)
Inspections/Surveys
LBP, Radon, Asbestos, PCBs, Mold, etc.
Remedial Action Plans
Costs!!!
Report must be less than 6 months old
1. Phase I/II ESA – Subdivisions (Phase II– if required)

2. Environmental Transaction Screen/Assessment (for EACH SITE)
   • Scattered site (not subdivisions)
   • new construction on vacant sites
   • Vacant existing buildings (DEMO)

3. Environmental Site Inspection Letter Report (for EACH SITE)
   • Scattered site (not subdivisions)
   • substantial and/or moderate rehabilitation of vacant and occupied buildings

Reports completed by an LEP or by someone supervised by an LEP.

** All reports must be less than 6 months old **
Local Approvals

- Variances
- Easements
- Right of Way
- Parking
- Special Permits
Building Assessments
(Existing Building)

• Capital Needs
  AND/OR
• Structural (gut or substantial rehab)

Performed by an architect, engineer or qualified licensed professional
Procurement
Construction/Prof Services

- Contracts over $100,000
  - Must be publicly advertised
  - Open/competitive
  - Minimum 3 responses

- Contracts under $100,000
  - Obtain quotes
  - Minimum 3 responses
Contractor Requirements

- **Contractor Qualification Statement A305**
  - Open litigation will require a written update with a probable outcome statement for each case by the contractors attorney.

- **Bonding**
  - Performance/Payment Bonds 100%

- **Letter of Credit w/Completion Assurance Agreement**
  - < $250,000 10%   >$250,000 25%

- **Builders Risk** (Owner or Contractor)

- **Contractor’s Certificate of Insurance**
Contact CHRO for Contract Compliance Requirements for:

- Set – Asides
- Affirmative Action
- Notification to Bidders
- Monitoring and Reporting

Submit copy of contact letter to DOH.
Dwelling Design Requirements

CHFA/DOH
2016 Multifamily Design, Construction and Sustainability Standards

Section O: Dwelling Unit Design
Living, entrance, closet, dining, kitchen, bedrooms, bathrooms sizes etc
(Omit Secondary Storage)
Drawings and Specs

- HARD COPIES of drawings and specs must be submitted and delivered to DOH by the deadline
- 40% drawings/specs are threshold
- Must include Site plan & MEPs (Mechanical, Electrical and Plumbing)
- Any energy efficient measures should be included in drawings/specs and construction costs
- Specifications may be outline if they include material, product information sheets.
State Funding
Utility Company Energy Subsidies Overview

Presented by:
Enoch Lenge, Eversource
December 14, 2016
Who is Eligible?

- Builders and homeowners building new homes or gutting an existing building to the studs in Eversource or UI territory

**Building Eligibility Type:**
- Single Family
- Single Family (Attached)
- Multi-Family (5+ Units)

- Low income housing is eligible for additional 25% of incentives
- Homes of all heating types are eligible
RNC Application Overview
# HERS Incentive Structure

<table>
<thead>
<tr>
<th>HERS Index</th>
<th>Single Family</th>
<th>Single Family Attached</th>
<th>Multi Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Applicant Incentive</td>
<td>Applicant Incentive</td>
<td>Applicant Incentive</td>
</tr>
<tr>
<td>70-61</td>
<td>$3,000 (Per Home)</td>
<td>$2,000 (Per Unit)</td>
<td>$1,500 (Per Unit)</td>
</tr>
<tr>
<td>60-50</td>
<td>$4,000 (Per Home)</td>
<td>$2,500 (Per Unit)</td>
<td>$2,000 (Per Unit)</td>
</tr>
<tr>
<td>Below 50</td>
<td>$4,500 + $50* (Per Home)</td>
<td>$3,000 + $40* (Per Unit)</td>
<td>$2,500 + $25* (Per Unit)</td>
</tr>
</tbody>
</table>

*Additional incentive for every point below 50 HERS Index
HERS Requirements Checklist

2016 Residential New Construction Program
Requirements and Submission Checklist

General Participation Requirements
To participate in the Residential New Construction (RNC) energy efficiency rebate program, dwelling units or buildings must meet technical requirements laid out in the form. Applicants must submit the RNC application form prior to incurring the costs. Applicants should fill out the “Initial Plan” section of the Residential New Construction Program Application before incurring costs.

Building Type Participation
The following building types are eligible for RNC program participation:
- Single-family detached dwelling units
- Single-family attached dwelling units
- Multi-family buildings with 5 units or fewer
- Multi-family buildings with 6 to 9 units
- Multi-family buildings with 10 to 50 units
- Multi-family buildings with 51 to 99 units
- Multi-family buildings with 100 units or more

Program Compliance Requirements for HERS Ratings
A. General Requirements
   - For homes following the path must use a RETNET Certified HERS Rate approved by Connecticut. A list can be found on the Connecticut’s Residential New Construction regulations.
   - All homes must be certified by a New Construction Home Energy Rating System (HERS) Rating
   - Each home must be certified by a New Construction Home Energy Rating System (HERS) Rating System.

B. Technical Requirements
   - Must install all-weather construction materials that meet ASTM E 2232-2015 standards.
   - All homes must be certified by a New Construction Home Energy Rating System (HERS) Rating System.
   - Must install ENERGY STAR certified lighting at least 50% of the time. These homes must be certified by a New Construction Home Energy Rating System (HERS) Rating System.

C. Building Envelope
   - Must install ENERGY STAR certified windows at least 50% of the time. These homes must be certified by a New Construction Home Energy Rating System (HERS) Rating System.
   - Must install ENERGY STAR certified doors at least 50% of the time. These homes must be certified by a New Construction Home Energy Rating System (HERS) Rating System.

Luminous Inventory
- Total # of CFL bulbs
- Total # of incandescent bulbs
- Total # of LED bulbs

energize Connecticut - programs funded by a charge on customer energy bills.
HERS Path: Required Measures & Value

- Thermal Envelope
- Renewable Tech
- HVAC Systems
- Duct Tightness
- Lighting & Appliances
- 3rd Party Verification

[Images of various energy efficiency measures]
RNC HERS Path
Third-Party Verification

HERS Raters Add Value

- Energy efficiency consultant working for you
- Cost benefit analysis of energy measures
- QA of energy measures
- Blower door & duct blaster
- Non-bias third party

[HERS Index Diagram]

[RESNET HERS Rater Logo]
List of HERS rating companies

www.EnergizeCT.com

<table>
<thead>
<tr>
<th>Company</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>A James Gil Company</td>
<td>Andy Gil 860-213-0487 <a href="mailto:andygil31@gmail.com">andygil31@gmail.com</a></td>
</tr>
<tr>
<td>BB&amp;C, LLC</td>
<td>Richard Dias 860-462-0843 <a href="mailto:richard.dias@gmail.com">richard.dias@gmail.com</a></td>
</tr>
<tr>
<td>Building Conservation Technology LLC</td>
<td>Bill O'Keefe 401-741-2751 <a href="mailto:billokeefe@sbcglobal.net">billokeefe@sbcglobal.net</a></td>
</tr>
<tr>
<td>Center for Ecological Technology</td>
<td>Peggy MacLeod 413-586-7350 x226 <a href="mailto:peggym@cetonline.org">peggym@cetonline.org</a></td>
</tr>
<tr>
<td>(Northern half of CT only)</td>
<td></td>
</tr>
<tr>
<td>320 Riverside Dr.</td>
<td>Cara Russell 508-365-3214 <a href="mailto:cara.russell@csgrp.com">cara.russell@csgrp.com</a></td>
</tr>
<tr>
<td>Northampton, MA 01062</td>
<td><a href="http://www.cetonline.org">www.cetonline.org</a></td>
</tr>
<tr>
<td>Conservation Services Group</td>
<td></td>
</tr>
<tr>
<td>50 Washington Street, Suite 3000</td>
<td></td>
</tr>
<tr>
<td>Westborough, MA 01581</td>
<td><a href="http://www.csgrp.com">www.csgrp.com</a></td>
</tr>
<tr>
<td>Consulting Engineering Services</td>
<td>Jim Senatro: <a href="mailto:jsenatro@cesct.com">jsenatro@cesct.com</a> 860-632-1682</td>
</tr>
<tr>
<td>811 Middle St.</td>
<td>Oriin Karabadzhev: <a href="mailto:orlin@imgct.com">orlin@imgct.com</a> 860-625-8725</td>
</tr>
<tr>
<td>Middletown, CT 06457</td>
<td><a href="http://www.cesct.com">www.cesct.com</a></td>
</tr>
</tbody>
</table>
Residential New Construction Program

RNC Project Process Flow

- Hire a HERS rater
- Kick-off meeting with HERS rater
- HERS rater reviews energy performance of design
- HERS rater works with you to recommend energy efficient design upgrades
- Submit RNC Application which earmarks incentives to the project
- Inspections done by HERS rater during construction
- Incentives paid out upon completion
Questions?

**Eversource:**

Nicholas Jones  
107 Selden Street  
Berlin, CT 06037  
Email: Nicholas.Jones@eversource.com  
Phone: (860) 665-5825

**United Illuminating:**

Jenn Parsons  
180 Marsh Hill Road,  
Orange, CT 06477  
Email: Jennifer.Parsons@uinet.com  
Phone: 203-499-5935
USING SHAREPOINT TO SUBMIT AN APPLICATION
Contents

- Requesting SharePoint website
- Logging into SharePoint
  - Sharing the application website with team
- Utilizing the Consolidated Application (ConApp)
Electronic Submissions

- Funding Round (i.e. 2017 Affordable Homeownership)
- Project Name
- Applicant Name
- Primary Contact Name
- Primary Contact Email
- Primary Contact Phone

**Send requests to:**
applicationrequest@chfa.org
3. Consolidated Application Workbook and Supplemental Attachments

The Microsoft Excel CHFA/DOH Consolidated Application Workbook is embedded below. Click the workbook to open it in Excel on your computer. Once opened on your computer, choose the type of application you will be applying for by pressing the appropriate buttons on the exhibit checklist form. Be sure to click the “Core Items” button first, then the appropriate funding source button to show the applicable information. When you click the Save button, it will automatically upload your latest changes here. (For help on how to complete this workbook, click here.) For CHAMP 9, applicants must choose “DOH Large Project” in addition to the “CORE” items. If the application will include CHFA financing and/or Low Income Housing Tax Credits, then the appropriate CHFA macro buttons must also be chosen. The Supplemental Attachments are a series of 14 fillable PDF forms that have been created to replicate worksheets that have been removed from the Excel Consolidated Application. Blank versions of these templates are available in the Reference Library section of this website as well as the DOH Consolidated Application webpage. Any required supplemental attachments (refer to the ConApp exhibit checklist) must be completed and uploaded to this section of SharePoint.

ConApp Workbook

- **Application Signature Page**
  - Updated: June 2
  - Updated by: Kristin Anderson
  - Version: 1.0

- **Consolidated Application Workbook 2016.2**
  - Updated: May 25
  - Updated by: System Account
  - Version: 2.0

- **West Woods Consolidated Application Workbook - CHAMP 9**
  - Updated: June 2
  - Updated by: Kristin Anderson
  - Version: 2.0

Drag files here to upload

4. Exhibit Uploads

Click the link below to open the Exhibit Upload Document Library. The Exhibit Uploads Document Library allows applicants to attach/upload file exhibits to this funding application. (For help on how to upload file exhibits, click here.)

Go to the Exhibit Uploads Document Library
SharePoint

File Uploads

Upload exhibits to this application by dragging files onto the upload area, below, or by clicking the “Upload” link. Organize the exhibits by selecting the file(s) and dragging them to folders.

<table>
<thead>
<tr>
<th>Section</th>
<th>Item Child Count</th>
<th>Modified</th>
<th>Modified By</th>
<th>File Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>SECTION I - APPLICANT &amp; CO-SPONSOR</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
<tr>
<td>SECTION II - REGULATORY COMPLIANCE</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
<tr>
<td>SECTION III - DEVELOPMENT TEAM</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
<tr>
<td>SECTION IV - DEVELOPMENT</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
<tr>
<td>SECTION V - RENTAL DEVELOPMENTS (NA for Homeownership Projects)</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
<tr>
<td>SECTION VI - FINANCING</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
<tr>
<td>SECTION VII - HOMEOWNERSHIP DEVELOPMENTS (NA for Rental Properties)</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
<tr>
<td>SECTION VIII - DH FEDERAL PROGRAMS</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
<tr>
<td>SECTION IX - AFFIRMATIVE ACTION FAIR HOUSING &amp; EQUAL OPPORTUNITY</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
<tr>
<td>SECTION X - CERTIFICATIONS (Signed documents should be included in Tab B)</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
<tr>
<td>SECTION XI - OTHER</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
<tr>
<td>SECTION XII - HTCC APPLICATION EXHIBITS</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
<tr>
<td>SECTION XIII - POINTS CALCULATION WORKSHEETS</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
<tr>
<td>SECTION XIV - POINTS DOCUMENTATION</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
<tr>
<td>SECTION XV - MISCELLANEOUS EXHIBITS</td>
<td>0</td>
<td>October 1</td>
<td>Scott Blankenburg</td>
<td></td>
</tr>
</tbody>
</table>
2. Application Checklist

Use this checklist to keep your team focused on the upcoming tasks related to completing this funding application. New tasks can be created and assigned to individual team members that this application site has been shared with. The timeline below shows important upcoming dates. Below are tasks to be completed. (For help on how to use this checklist, click here.)

**IMPORTANT:** To submit this application for review, check-off all items on the task list below. (Once submitted, you will not be able to make further changes to this application.)

Task List

<table>
<thead>
<tr>
<th>Task Description</th>
<th>Due Date</th>
<th>Assigned To</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ensure that you meet the technological prerequisites (Section 1. above)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CHAMP B Overview Session</td>
<td></td>
<td>Friday</td>
</tr>
<tr>
<td>(Optional) Set up Pre-Application Meeting with CHFA and DOH (if needed)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Share this site with your Development Team</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Upload all appropriate documents/exhibits as noted in the Consolidated Application Workbook</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Complete the Consolidated Application Workbook (see below)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ready for Review (Check when ready to submit application)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Check here to submit application*
ConApp Version 2016.4 Required
ConApp Changes

- Historic Preservation Requirements
- Homeownership tabs
- Development Budget
Now Fillable PDF Documents

Consolidated Application
4.3.a - Project Narrative
4.3.b - Homeownership Development Projects Narrative
4.3.c - Market Assessment
4.3.d - Program Narrative
4.11 - Program Reform - Relocation Assistance Plan
8.1.a - NEPA Statutory Checklist
8.1.b - NEPA Environmental Assessment Checklist
9.1.a - Fair Housing Impacts
10.1 - Certifications
10.3 - Affirmative Action Policy Statement
10.4 - Fair Housing Policy Statement
10.5 - Certification to Affirmatively Further Fair Housing
10.6 - HTCC Certification
12.6 - Building Schedule
Select "DOH Large Project"
Program Type will appear in yellow box (In this case no program type has been selected)
ConApp
Exhibit Checklist Tab

- Exhibits marked as N/A, N (non-threshold), and T (threshold) for each “DOH Funding” selection
ConApp Review
Narrative Sections

Consolidated Application Attachment

Project Narrative
Exhibit – 4.3.a

DEVELOPMENT NAME:  
APPLICANT:

Proposed Physical Development, Responsible Growth and Neighborhood Impact
Applicants must provide a detailed description of the proposed development activities. The purpose of the narrative is to provide a clear picture of the proposed development and must include a description of all construction and/or rehabilitation activities and other material aspects of the development. All of the following sections must be completed for each proposal.

Describe the existing conditions on the subject site including all improvements, existing site use, the neighborhood land use patterns and community demographics of the proposed development’s surrounding area, and contiguous land uses.

Describe in detail the proposed development activities, including both the proposed housing development as well as any directly related additional development.
### Exhibit 6.3 - DEVELOPMENT BUDGET

<table>
<thead>
<tr>
<th>DEVELOPMENT NAME</th>
<th>APPLICANT</th>
<th>TAX CREDIT ELIGIBLE BASIS</th>
<th>Sources</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>70% NPV - 5% or 30% NPV - 4% (New / Rehab.)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>50% NPV - 4% (Existing Building Acquisition Credit)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>DOH Housing Trust Fund (Equity)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Federal Historic Tax Credit Net Proceeds</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Energy Rebates</td>
<td></td>
</tr>
</tbody>
</table>

### Budget Breakdown

- **SITE & IMPROVEMENTS (Div. 2-16) Hard Costs**
  - Percentage: 0.0%
  - Budget: 0

- **GENERAL REQUIREMENTS**
  - Percentage: 0.0%
  - Budget: 0

- **OVERHEAD and PROFIT**
  - Percentage: 0.0%
  - Budget: 0

- **BOND PREMIUM / L.O.C. COST**
  - Percentage: 0.0%
  - Budget: 0

- **BUILDING PERMITS and OTHER DEVELOPMENT FEES**
  - Percentage: 0.0%
  - Budget: 0

- **CONSTRUCTION (Project Cost Summary) Sub-Total**
  - Percentage: 0.0%
  - Budget: 0

- **COMMERCIAL CONSTRUCTION**
  - Percentage: 0.0%
  - Budget: 0

- **COMMERCIAL CONSTRUCTION CONTINGENCY**
  - Percentage: 0.0%
  - Budget: N/A

- **CONSTRUCTION CONTINGENCY (10% Max) (%) Const. +)**
  - Percentage: 0.0%
  - Budget: 0

### Additional Costs

- **ARCHITECT - Design**
  - Percentage: 0.0%
  - Budget: 0

- **ENGINEERING (Civil Site) Structural / Mechanical / Geo-Technical / Etc.**
  - Percentage: 0.0%
  - Budget: 0

- **SURVEYS (A-2) Extent, Conditions and As-Built**
  - Percentage: 0.0%
  - Budget: 0

- **INTEREST (GITA)**
  - Percentage: 0.0%
  - Budget: 0

- **CHFA LOAN CRG. / COMMIT. FEE**
  - Percentage: 0.0%
  - Budget: N/A

- **INTEREST - Bridge Loan**
  - Percentage: 0.0%
  - Budget: N/A

- **FEES - Bridge Loan**
  - Percentage: 0.0%
  - Budget: N/A

- **R.E. TAXES / PILOTS - Const. Period + ___ Months Lease Up**
  - Percentage: 0.0%
  - Budget: N/A

- **INSURANCE (Builder’s Risk / Liability / Hazard)**
  - Percentage: 0.0%
  - Budget: N/A

- **UTILITIES - Const. Period**
  - Percentage: 0.0%
  - Budget: 0

- **Leasehold Additions or Bonds (if any)**
  - Percentage: 0.0%
  - Budget: N/A
ConAppReview
Fair Housing Impacts

Consolidated Application Attachment

Fair Housing Impacts
Exhibit - 9.1.a

<table>
<thead>
<tr>
<th>DEVELOPMENT NAME</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>APPLICANT:</td>
<td></td>
</tr>
</tbody>
</table>

Fill in the fields below with demographic information for the Census Tract in which the proposed development will be located. All information must be specific to the target census tract.

<table>
<thead>
<tr>
<th>Target Census Tract</th>
<th>0%</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of Rental units in Census Tract</td>
<td>0%</td>
</tr>
<tr>
<td>% of Elderly households in Census Tract</td>
<td>0%</td>
</tr>
<tr>
<td>Census Tract Area Median Income (AMI)</td>
<td>$0</td>
</tr>
<tr>
<td>% of Census Tract below 80% AMI</td>
<td>0%</td>
</tr>
<tr>
<td>% of Census Tract below 50% AMI</td>
<td>0%</td>
</tr>
<tr>
<td>% of Census Tract below 25% AMI</td>
<td>0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>% Bedroom Size in Census Tract</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 Bedroom Units</td>
</tr>
<tr>
<td>1 Bedroom Units</td>
</tr>
<tr>
<td>2 Bedroom Units</td>
</tr>
<tr>
<td>3+ Bedroom Units</td>
</tr>
</tbody>
</table>

Please provide a brief explanation as to how the proposed project or program will address the fair housing and equal opportunity factors identified below. Projects will be rated and ranked based on how well they address these factors.

1. Does the project provide a type of tenure (ownership, rental, cooperative) that is under-represented in the census tract? Such tenure must be documented through census or similar data and reflect data for the census tract or a contiguous census tract in which the proposed development will be located.
Projects are required to complete all items in Section VII.

<table>
<thead>
<tr>
<th></th>
<th>SECTION VII. HOMEOWNERSHIP DEVELOPMENTS (N/A for Rental Properties)</th>
</tr>
</thead>
<tbody>
<tr>
<td>77</td>
<td>7.1 Homeownership Unit Descriptions (Form Provided)</td>
</tr>
<tr>
<td>78</td>
<td>7.2 Homeownership Sales Proceeds (Form Provided)</td>
</tr>
<tr>
<td>79</td>
<td>7.3.a Developer/Homebuyer Subsidy Determination Worksheet (Form Provided)</td>
</tr>
<tr>
<td>80</td>
<td>7.3.b Development Cash Flow Analysis for Single Family Housing (Form Provided)</td>
</tr>
<tr>
<td>81</td>
<td>7.3.c Explanation of Resale / Recapture</td>
</tr>
<tr>
<td>82</td>
<td>7.3.d Homebuyer Training Plan</td>
</tr>
<tr>
<td>83</td>
<td>7.4 Documentation of Property Taxes and Insurance</td>
</tr>
</tbody>
</table>
### Exhibit 7.1 - Homeownership Unit Descriptions (PROJECTS)

<table>
<thead>
<tr>
<th>DEVELOPMENT NAME</th>
<th>0</th>
<th>APPLICANT</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Unit*</td>
<td>House Style Model (from HO Subsidy Wksht)</td>
<td>Number of Units</td>
<td>Sq. Footage of Unit Size</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ConApp

Exhibit 7.2– Homeownership Sales Proceeds (PROJECTS)

- Preliminary homebuyer underwriting
- Identify the resources that the homebuyer needs to purchase the home
  - Estimated cash downpayment
  - Identify other downpayment assistance
  - Size of first mortgage and the interest rate
- Incorporates rental income for 2–4 unit properties
ConApp
Exhibit 7.2– Homeownership Sales Proceeds

- Since individual homebuyers may not be identified, it is based on research conducted by the applicant (mortgages, interest rates, other resources to assist with purchase)
- DOH evaluates this to ensure that applicant can realistically sell the units based on the incomes of targeted households as well as the proposed purchase prices (Is it feasible?)
### HOMEOWNERSHIP SALES PROCEEDS

<table>
<thead>
<tr>
<th>HUD Metropolitan Area</th>
<th>HUD AMI Year</th>
<th>Sales Proceeds from Land</th>
<th>HUD Area Median Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2014</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of Single Family Houses</th>
<th>Sales Proceeds - Single Family Houses</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>$0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of Multifamily Houses</th>
<th>Sales Proceeds - Multifamily Houses</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>$0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of Rental Units in Multifamily Houses</th>
<th>Total Sales Proceeds (Land and Building)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>$0</td>
</tr>
</tbody>
</table>

### INGLEFAMILY HOMEOWNERSHIP UNITS

<table>
<thead>
<tr>
<th>Expected Year of Sale</th>
<th>Target Homeowner AMI %</th>
<th>Number of Houses</th>
<th>Number of Bedrooms</th>
<th>Proposed Sale Price of Unit</th>
<th>CHFA Sales Price Limit</th>
<th>DOH/Home Sales Price Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Estimated Cash Downpayment Amount</th>
<th>Estimated Downpayment Assistance Loan Amount</th>
<th>Downpayment Assistance Loan Interest Rate</th>
<th>Estimated First Mortgage Loan Amount</th>
<th>First Mortgage Loan Interest Rate</th>
<th>Monthly Mortgage Amount</th>
<th>Estimated Taxes, Insurance and/or Condo Fees</th>
<th>Proposed Monthly Cost (tended to Expeicted Year of Sale)*</th>
<th>Proposed Monthly Cost as Percent of Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ConApp
Exhibit 7.2– Homeownership Sales Proceeds

- CHFA has a number of mortgage products that may assist low-income households purchase a home
- Work directly with CHFA participating lenders to obtain CHFA products
- In homeownership development, mortgages are often used to “take-out” or repay construction loans
Developer’s Subsidy: the difference between the cost to develop housing and the fair market value.

<table>
<thead>
<tr>
<th>Total Development Cost of Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>− Fair Market Value</td>
</tr>
<tr>
<td>Developer’s Subsidy</td>
</tr>
</tbody>
</table>

Homebuyer’s Subsidy: any investment that enables the buyer to purchase the unit (ex: dpa, closing costs)

<table>
<thead>
<tr>
<th>Fair Market Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>− DPA, closing cost asst</td>
</tr>
<tr>
<td>Homebuyer’s Subsidy</td>
</tr>
<tr>
<td>Developer Subsidy $20,000</td>
</tr>
<tr>
<td>--------------------------</td>
</tr>
<tr>
<td>$260,000</td>
</tr>
<tr>
<td>Homebuyer Subsidy $10,000</td>
</tr>
<tr>
<td>$10,000</td>
</tr>
</tbody>
</table>
### Exhibit 7.3.a - HOMEOWNERSHIP SUBSIDY WORKSHEET

#### Development Name

<table>
<thead>
<tr>
<th>DEVELOPMENT NAME</th>
<th>APPLICANT</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

#### Determining Per Unit - Developer's Subsidy

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th>Model 2</th>
<th>Model 3</th>
<th>Model 4</th>
<th>Model 5</th>
<th>Model 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Development Cost</td>
<td>$280,000</td>
<td>$280,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fair Market Value</td>
<td>$260,000</td>
<td>$260,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Developer's Subsidy (Per Unit)</td>
<td>$20,000</td>
<td>$20,000</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

#### Determining Project - Developer's Subsidy

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th>Model 2</th>
<th>Model 3</th>
<th>Model 4</th>
<th>Model 5</th>
<th>Model 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Developer's Subsidy (Per Unit)</td>
<td>$20,000</td>
<td>$20,000</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Number of DOH Units</td>
<td>1</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Developer's Subsidy (Per Model)</td>
<td>$20,000</td>
<td>$60,000</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Total Developer's Subsidy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$80,000</td>
</tr>
</tbody>
</table>

#### Determining Per Unit - Homebuyer's Subsidy

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th>Model 2</th>
<th>Model 3</th>
<th>Model 4</th>
<th>Model 5</th>
<th>Model 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fair Market Value (Sales Price) (Per Unit)</td>
<td>$260,000</td>
<td>$260,000</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Affordable Price (Per Unit)*</td>
<td>$250,000</td>
<td>$250,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Homebuyer's Subsidy (Per Unit)</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Number of DOH Units</td>
<td>1</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Homebuyer's Subsidy (Per Model)</td>
<td>$10,000</td>
<td>$30,000</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Total Homebuyer's Subsidy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$40,000</td>
</tr>
</tbody>
</table>

*Estimate only. The actual amount is based on the income of the family buying the unit.*
Resale/ Recapture
Exhibit 7.3.C – Application Tab

- Applicant must submit explanation of terms and provisions
- Homeowner required to occupy the property
- Resale
  - Ensures units remain affordable over time
  - Unit must be sold to an eligible homeowner during period of affordability
- Recapture
  - Applicant can recover a portion of direct homebuyer subsidy.
  - Homeowner is at liberty to sell to any buyer, at any price the market can bear
Resale

- Pick **ONE** or the Other (resale or recapture)
- Subsequent sales price must be affordable
- Original homebuyer must receive fair return on their investment (downpayment, principal payments, capital improvements financed by homeowner)
- If there is no direct homebuyer subsidy (development subsidy only) use resale
- Secure interest with a deed restriction, covenant running with land.
Recapture

- Pick ONE or the Other (resale or recapture)
- Only secure the amount of direct homebuyer subsidy (not any portion of the development subsidy)
- Use a Note and Deed to secure your interest
- At time of sale/transfer, restrict repayment to an amount that is available from the net proceeds of the sale
# ConApp

## Exhibit 7.3.b– Development Cash Flow Analysis

<table>
<thead>
<tr>
<th>MONTH</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>NUMBER OF HOUSING STARTS</td>
<td>Dev Budget</td>
<td>Cumulative</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PROJECT EXPENSES</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LAND ACQUISITION</td>
<td>0</td>
<td>$0.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ARCH. &amp; ENGINEERING</td>
<td>0</td>
<td>$0.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SITE IMPROVEMENTS</td>
<td>0</td>
<td>$0.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UTILITIES</td>
<td>0</td>
<td>$0.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CONSTRUCTION</td>
<td>0</td>
<td>$0.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CONSTRUCTION CONTINGENCY</td>
<td>0</td>
<td>$0.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CONSTRUCTION INTEREST</td>
<td>0</td>
<td>$0.00</td>
<td>N/A</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>FEES</td>
<td>0</td>
<td>$0.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DEVELOPER ALLOWANCE/FEE</td>
<td>0</td>
<td>$0.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OTHER SOFT COSTS</td>
<td>0</td>
<td>$0.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL MONTHLY PROJECT EXPENSES</td>
<td>$ -</td>
<td>$ -</td>
<td>$ -</td>
<td>$ -</td>
<td>$ -</td>
<td>$ -</td>
<td>$ -</td>
<td>$ -</td>
<td>$ -</td>
<td>$ -</td>
</tr>
<tr>
<td>CUMULATIVE PROJECT EXPENSES</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>NUMBER OF HOME CLOSINGS</td>
<td>0</td>
<td>0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>PROJECT REVENUE</td>
<td>Cost of Sale</td>
<td>0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Affordable Homeownership

Rating and Ranking
Rating and Ranking

- Affordability and Marketability (25 pts)
- Applicant Experience and Capacity (20 pts)
- Project Feasibility and Readiness to Proceed (50 pts)
- Fair Housing (12 points)
- Responsible Growth and Livability Initiatives (14 pts)
- Other Towns and Cities OR
- Urban Cities (New Britain, New Haven, New London, Norwalk, Stamford, Bridgeport, Hartford, Waterbury, Danbury) (38 points)
Leverage DOH funds with other sources

Contact utility companies for energy subsidies—include in sources as permanent financing

Commitments for financing
- Firm commitments or detailed soft commitments (threshold)

Sustainable development
- Any energy efficient measures should be included in drawings/specs and construction costs
4.3.d Long-term oversight
- Be sure to discuss who/how loans will be serviced
- Compliance monitoring

4.3.a Homebuyer Training Program
- Homebuyer Counseling/ Training
- Landlord Education
- [www.CHFA.org](http://www.CHFA.org) lists HUD approved counseling agencies
Questions and Answers

- Questions and answers to be posted on DOH Affordable Homeownership Development webpage.

Colette Slover
860-270-8255
Colette.slover@ct.gov