



**Affordable Homeownership NOFA
Applicant Information Session
Webinar
December 14, 2016**

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

NOFA Key Points



- ▶ 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

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



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PROGRAMS

FUNDING OPPORTUNITIES/RFPs

APPLICATIONS

HOUSING LINKS

POLICY & RESEARCH

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DOH/CHFA Consolidated Application for Financial Assistance

Below is the current CHFA/DOH Consolidated Application for capital funding. This application should be used as guidance only and not as part of the submission for either CHFA or DOH funding. The actual application to be completed when applying for financing

Proposal Parameters–THRESHOLD



- ▶ 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

Affordable Homeownership Proposal Parameters



- ▶ 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)

Eligible Activities

- ▶ 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**

Affordable Homeownership Property Standards



- ▶ 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

Affordable Homeownership Application– SHPO



- ▶ 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

SHPO

(State Historic Preservation Office)

Contact SHPO for a Determination

Submit SHPO Determination

Response Letter

Historic Buildings, Site, Artifacts

Floodplain Management and Compliance

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

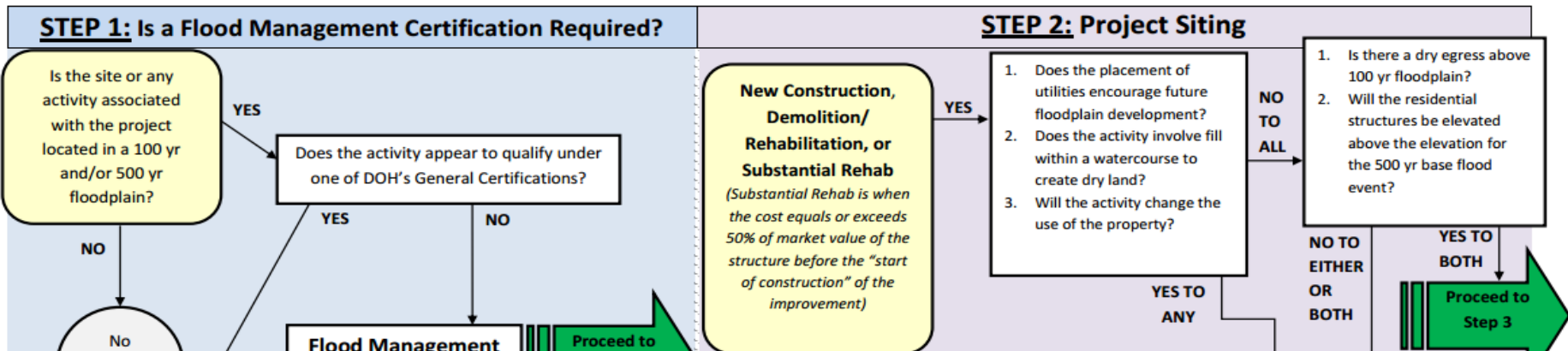
Floodplain Management Certification

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

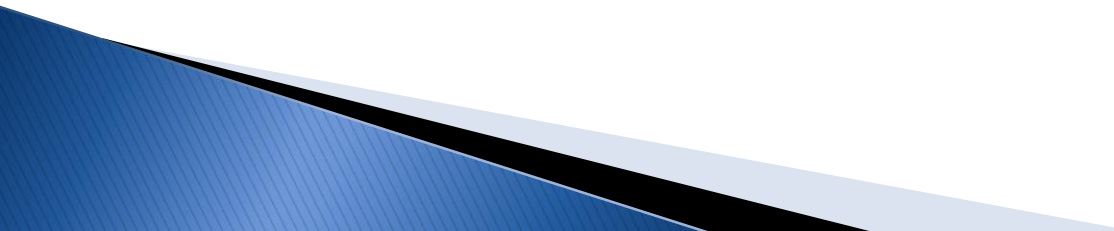
Environmental Site Conditions

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

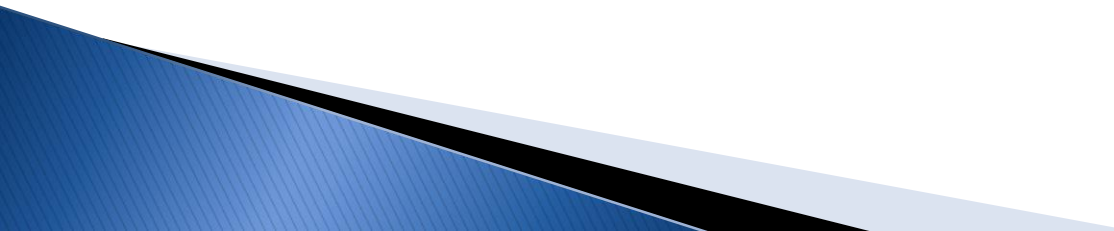
(Existing Building)

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

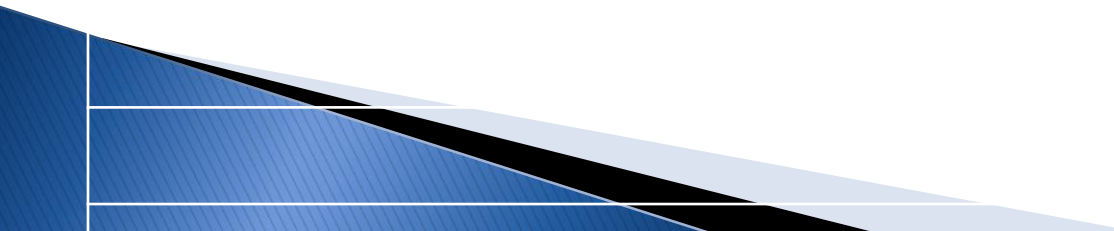
Performed by an architect, engineer or qualified licensed professional

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**
- 

CHRO

Commission of Human Rights & Opportunities

- ▶ 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

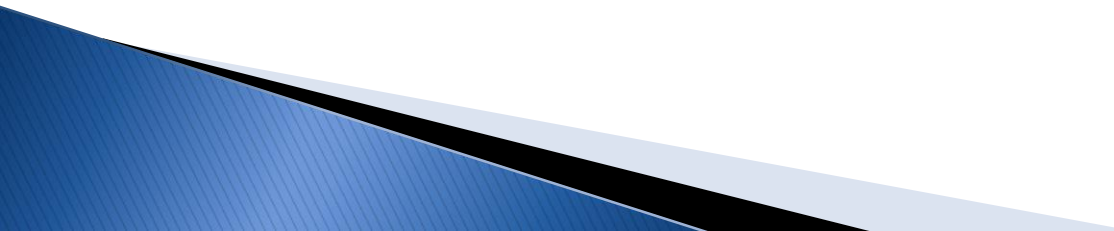
**2016 Multifamily Design, Construction and
Sustainability Standards**

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.
- 



Empowering you to make
smart energy choices

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

RESIDENTIAL NEW CONSTRUCTION PROGRAM 2016 PROJECT APPLICATION

INSTRUCTIONS:

- The Residential New Construction program is available to customers building a home or significant rehabilitation project within the residential service territory of Eversource Energy ("Eversource") or The United Illuminating Company ("UI"). To apply, ("Applicant"), first fill out the project contacts and project information below. Then, with guidance from Applicant hired HERS Rater, review the section "HERS Rating Path" to determine which HERS tier the project will be eligible for. Home Energy Rating System (HERS) rater's must be contracted through Applicant. A list of HERS raters and a description of what is included in their services can be found within the Residential New Construction portion of the following websites: www.eversource.com, www.ui.net.com or energizect.com.
- Please complete the INITIAL PLAN sections, sign the signature section on the last page of this form, and submit to the applicable Eversource/UI Program Administrator ("Administrator") indicated at the bottom of this page **PRIOR TO INSULATING THE HOME**. If the Applicant is not the homeowner, the homeowner's signature must also be obtained. If homeowner is not yet known, the current property owner's signature is required. For multi-family/multi-unit projects, only one application is necessary for groups of units with similar characteristics. **FILLING OUT THIS FORM DOES NOT AUTOMATICALLY QUALIFY YOU FOR THE RESIDENTIAL NEW CONSTRUCTION PROGRAM.**
- Upon submitting the application, the Eversource/UI Administrator will review the application and sign it if the requirements have been met. If they have not or if additional upgrades can be made, the Administrator will contact the Applicant to discuss all options. The Applicant is not bound to the initial specifications; however, any changes are still subject to the minimum requirements listed on this application.
- Once the home is complete and a final inspection has been completed by a HERS rater, the Applicant is responsible for submitting the "As Built" required paperwork within two months of completion or the rebate will be forfeited. A HERS rater may submit the Application on behalf of the Applicant. Once all paperwork has been submitted and the package reviewed by the Administrator, the payment will be processed and paid **TO THE APPLICANT**. Please review the 2016 Residential New Construction Program Requirements and Submission Checklist document for a full listing of required documentation.



2013 Zero Energy Challenge co-winning home located in Farmington, CT

PROJECT CONTACTS

Applicant's First Name (please print)	Last Name	Applicant's Company Name (if applicable)	
Applicant's Mailing Address	Name of HERS Rater		
	Name of HERS Rating Company		
City	State	Zip	
	Builder Company Name		Builder Contact Name
Telephone	Email	Telephone	Email

PROJECT INFORMATION

Project Name (if applicable)	Electric Utility (check one) <input type="checkbox"/> Eversource <input type="checkbox"/> UI	Natural Gas Utility (check one) <input type="checkbox"/> CNG <input type="checkbox"/> SCG <input type="checkbox"/> Eversource
Project Location / Address	Unit Type <input type="checkbox"/> Single Family <input type="checkbox"/> Multi Family <input type="checkbox"/> Single Family Attached (side by side units only)	
Construction Start Date	Project Type <input type="checkbox"/> Market Rate <input type="checkbox"/> Low Income (60% median)	
Size of Home (sq. ft.)	No. of Buildings in Project	No. of Units in Project
Primary Heating Source <input type="checkbox"/> Electric <input type="checkbox"/> Natural Gas <input type="checkbox"/> Oil <input type="checkbox"/> Propane	Renewables <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Project completed in phases? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Phase Completion Dates	

Send your completed application to the following address as it pertains to your residential electric service territory:

Eversource
107 Selden Street, Berlin, CT 06037
Contact: Nicholas Jones
Email: Nicholas.Jones@eversource.com
Phone: (860) 665-5825, Fax: (860) 665-3030

or
The United Illuminating Company
180 Marsh Hill Road, M5 AD-2A, Orange, CT 06477
Contact: Jenn Parsons
Email: jennr@ui.net.com
Phone: (203) 499-5935, Fax: (203) 499-2000

You may be eligible for federal tax credits. Please refer to www.energystar.gov for more information.

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RESIDENTIAL NEW CONSTRUCTION REBATE PATHS

Below is the rebate path that the Connecticut utilities will provide rebates towards for residential new construction and significant rehabilitation projects. In order to participate, the Applicant, at their own expense, must hire the services of a HERS rater to complete the necessary energy modeling inspections and testing of the home. A list of certified HERS raters can be found at energizect.com.

Check the boxes below to indicate which track the home will follow and fill out the initial plan section:

<input type="checkbox"/> HERS Rating Path <input type="checkbox"/> High Performance Certification Bonus Rebate	INITIAL PLAN (BEFORE CONSTRUCTION) HERS Index (as Designed) Applicant Rebate \$	AS-BUILT (POST CONSTRUCTION) HERS Index (as Built) Applicant Rebate \$
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HERS RATING PATH*

Tier	HERS Index	Single Family Applicant Rebate	Single Family Attached Applicant Rebate	Multi Family Applicant Rebate
Tier 1	70-41	\$3,000	\$2,000	\$1,500
Tier 2**	60-51	\$4,000	\$2,500	\$2,000
Tier 3**	50 and below	\$4,500 plus \$50 per point below***	\$3,000 plus \$40 per point below***	\$2,500 plus \$25 per point below***

BONUS INCENTIVES | HIGH PERFORMANCE CERTIFICATION BONUS REBATE

High Performance Certification Bonus Chart

Requirements	Qualifying Certifications (please check all that apply)	Single Family Applicant Rebate	Single Family Attached Applicant Rebate	Multi Family Applicant Rebate
1. Must provide all proper documentation for certification	<input type="checkbox"/> ENERGY STAR	\$750	\$250	\$250
2. Project cap is \$20,000	<input type="checkbox"/> LEED for Homes			
3. Rebate is available for up to 2 certifications per home	<input type="checkbox"/> DOE Zero Energy Ready Home	\$500 per home	\$250 per unit	\$250 per unit
4. All projects must provide HERS Rating documentation from HERS Rating Path participation, above	<input type="checkbox"/> National Green Building Standard (NGBS) <input type="checkbox"/> Passive House			

- * Please refer to the "2016 Residential New Construction Program Requirements and Submission Checklist" found on each utility website. All program requirements must be met in order to qualify for Rebates. All homes in UI and Eversource territory, regardless of heating fuel, are eligible for the full Rebate amounts listed.
- ** Homes applying/qualifying for Tier 2 and 3 HERS Rating must meet the DOE Zero Energy Ready Home Consolidated Renewable Energy Ready Checklist. Details are listed on the "2016 Residential New Construction Program Requirements and Submission Checklist". For homes that incorporate solar PV, the program requires that the home achieve a HERS index below 50 before the PV system is added in order to get the Tier 3 Rebate amount.
- *** The Rebates for \$50, \$40, and \$25 per point below is capped at a HERS0 AND is only for homes that achieve an index below 50 before renewables are added to the project.

SUMMARY OF REBATES- TOTAL FOR ENTIRE PROJECT

Measures	INITIAL PLAN	ESTIMATED TOTAL	AS BUILT	INSTALLED TOTAL
HERS Rating	Applicant Rebate \$	\$	Applicant Rebate \$	\$
Bonus High Performance Certification	Applicant Rebate \$	\$	Applicant Rebate \$	\$
	Estimated Total \$	\$	Installed Total \$	\$

NOTE: RNC projects where residents who meet state limited income eligibility requirements (80% state median income) will receive an additional 25% bonus rebate for all qualifying measures in this application.

ACCEPTANCE OF AGREEMENT

A signature by all parties indicates that the Applicant's information has been received and that the characteristics listed on the application either meet the RNC program's requirements for the specific rebates to which the Applicant is applying or have been discussed by the Administrator and Applicant. The initial signatures do not bind the Applicant to participate in the program. The signature by the property owner (if not the Applicant) ensures that he/she is aware that the builder, vendor, or other third party is participating in this rebate program and will receive the rebate payment should they meet the necessary criteria. He/she is also aware that a second application may not be submitted for the same property.

Applicant Signature (required)	Print Name	Date
Program Administrator Signature (required)	Print Name	Date
Homeowner (if not applicant) Signature (required)	Print Name	Date
HERS Rater Signature (required)	Print Name	Date

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HERS Incentive Structure

HERS Incentive Structure			
HERS Index	Single Family	Single Family Attached	Multi Family
	<i>Applicant Incentive</i>	<i>Applicant Incentive</i>	<i>Applicant Incentive</i>
70-61	\$3,000 (Per Home)	\$2,000 (Per Unit)	\$1,500 (Per Unit)
60-50	\$4,000 (Per Home)	\$2,500 (Per Unit)	\$2,000 (Per Unit)
Below 50	\$4,500 + \$50* (Per Home)	\$3,000 + \$40* (Per Unit)	\$2,500 + \$25* (Per Unit)

*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/buildings must meet technical requirements listed in the document. Applicants must submit the RNC application form prior to insulating the home. Applicants should fill out the "Initial Plan" section of the Residential New Construction Program Project Application (Application) form in its entirety.

BUILDING TYPE PARTICIPATION

A. The following building types are eligible for RNC program participation:

- Detached dwelling units (e.g. single family homes); **OR**
- Dwelling units in any multifamily building with 4 units or fewer; **OR**
- Dwelling units in multifamily buildings with 3 stories or fewer above-grade; **OR**
- Dwelling units in multifamily buildings with 4 or 5 stories above-grade that have their own heating, cooling and hot water systems, separate from other units, and where dwelling units occupy 90% or more of the occupiable square footage of the building. When evaluating mixed-use buildings for eligibility, exclude commercial/retail space when assessing whether the 90% threshold has been met.

Any building with a residential end-use that doesn't fall within these building-type requirements will be "gut-rehabbed" or fully rehabilitated are eligible for program participation. For purposes of this program, gut-rehabbed buildings must expose all exterior walls and have a plan in place to reinsulate or for the existing insulation to meet RESNET Grade 1 standards. Additionally, the remainder of the thermal envelope (ceilings, floors, etc.) must be reinsulated or inspected to meet RESNET Grade 1 standards. Gut-rehabbed buildings must also replace all existing windows or verify that existing windows meet the current ENERGY STAR® window standards.

- B. Dwelling units which will be constructed from the "ground-up" as well as units which will be "gut-rehabbed" or fully rehabilitated are eligible for program participation. For purposes of this program, gut-rehabbed buildings must expose all exterior walls and have a plan in place to reinsulate or for the existing insulation to meet RESNET Grade 1 standards. Additionally, the remainder of the thermal envelope (ceilings, floors, etc.) must be reinsulated or inspected to meet RESNET Grade 1 standards. Gut-rehabbed buildings must also replace all existing windows or verify that existing windows meet the current ENERGY STAR® window standards.
- C. All homes in UI and Eversource territory, regardless of heating fuel, are eligible to receive the full rebates offered in the RNC program.

PROGRAM COMPLIANCE REQUIREMENTS FOR HERS RATINGS

A. General Requirements

- a. Homes following this path must use a RESNET-certified HERS Rater approved in Connecticut. A listing can be found on UI or Eversource's Residential New Construction web page.
- b. It is encouraged that the project's initial application is submitted to the respective utility **BEFORE** construction. The cut-off time period for submitting the initial application is before drywall is installed.
- c. Each participating dwelling unit must have its own verified REM/Rate file submitted electronically to the utility Program Administrator. The REM/Rate file must be the final version and contain a Registry ID number.
- d. The RNC program will recognize sampling procedures per RESNET Standards. Utilities will verify that the HERS Rater and their Provider are RESNET approved to conduct sampling.

B. Technical Requirements

- a. Must install whole-house mechanical ventilation that meets ASHRAE 62.2-2010 guidelines. Examples of ventilation options include exhaust only, supply only, or balanced systems. System must be tested by HERS Rater for properly configured air flow.
- b. Must install ENERGY STAR® certified lighting in at least 90% of the sockets. Please document all ENERGY STAR certified lighting installed and submit the lighting inventory sheet on page 2 of this RNC Requirements and Submission Checklist.
- c. Must have an ENERGY STAR refrigerator, clothes washer and dishwasher.
- d. In order to verify the thermal envelope, the HERS Rater is required to perform a visual inspection prior to drywall using the 2009 IECC Air Barrier and Insulation Inspection Component Criteria (Table 402.4.2). The HERS Rater must submit documentation that this inspection has been performed, either through pictures or a checklist, that verifies that the requirements have been met. The thermal envelope must be installed to RESNET Grade 1 standards.

e. A post-construction blower door test must be conducted. Total thermal barrier air leakage must be 4 ACH50 or less for all single family homes. Non single-family homes are required to meet 0.25CFM50 per sq. ft. of enclosure surface area.

f. If the dwelling unit contains air ducts for heating and/or cooling supply, a post-construction duct leakage test must be conducted where duct leakage to the outside cannot exceed 4CFM25 per 100SF.

g. Heating and cooling equipment sizing must be submitted and reviewed by HERS Rater based on the 2009 International Residential Code: "M1401.3 Sizing. Heating and cooling equipment shall be sized in accordance with ACCA Manual S based on building loads calculated in accordance with ACCA Manual 1".

h. Single-family homes applying and qualifying for Tier 2 and 3 HERS Rating must meet the DOE Zero Energy Ready Home Consolidated Renewable Energy Ready Checklist. The RNC program removes the following requirement from the DOE Checklist, "Location, based on zip code has at least 5 kWh/m2/day average daily solar radiation based on annual solar insolation". Homes not meeting this requirement will not be eligible for Tier 1 HERS Rebates. Any unforeseen reasons that cause a project not to meet the Renewable Ready requirements can be discussed with the RNC Program Administrators for further review. Include a copy of an invoice or contract of any renewables system that is part of the project. Please refer to the following documents for the Renewable Ready requirements: http://energy.gov/sites/prod/files/2014/07/17/RENEWABLE_READY_RNC_CHECKLISTS_0.pdf

i. If HERS Rater states that the REM file is Grade 1 install, with Fiberglass Batts, pictures will be required with submittal documents. At least 2 pictures with a maximum of 5 surface photos must be submitted.

j. For tier 3 applicants, rebates will only paid for points below 50 for the HERS Index before renewables are added.

2016 RESIDENTIAL NEW CONSTRUCTION APPLICATION SUBMISSION CHECKLIST

The checklist below is intended to ensure that builders, vendors, homeowners, or other applicants of the 2016 Residential New Construction (RNC) program have included all necessary documentation and information required for rebate approval.

REQUIRED PAPERWORK:

Paperwork required to be submitted **PRIOR** TO construction:

- Applicant or HERS Rater will submit the completed Application with the "Initial Plan" indicating the "Estimated Total" rebate inclusive of all necessary signatures.
- W-9 Form
- Initial REM/Rate file, submitted electronically to Program Administrator

Paperwork required to be submitted **AFTER** construction has been completed:

- Applicant or HERS Rater will submit the completed Application with the "As Built" conditions indicating the "Installed Total" rebate requested as well as the required documentation (as applicable) outlined below:
- Electronic REM/Rate file
- Eversource customers: e-mail to Nick Jones at nicholas.jones@eversource.com
- UI customers: e-mail to Jenn Parsons at jennifer.parsons@ui.net
- Lighting Inventory – ENERGY STAR® / CFL/LED bulbs only. **Please do not include incandescent, halogen, or other non energy-efficient lighting in this checklist.** Use provided inventory list table below.
- HERS Rater must submit a final Home Energy Rating Certificate (HERC) after successful verification by the HERS Rater's provider.
- All Bonus Certification documentation if applicable.

LIGHTING INVENTORY

Room Type	Total # CFL bulbs	Watts per bulb	Total # LED bulbs	Watts per bulb	Room Type	Total # CFL bulbs	Watts per bulb	Total # LED bulbs	Watts per bulb
Basement					Exterior				
Bathroom					Garage				
Bedroom					Hallway				
Closet					Kitchen				
Den/Office					Living Room				
Dining Room					Other				

HERS Path: Required Measures & Value



Thermal Envelope



Renewable Tech



Duct Tightness



HVAC Systems



Lighting &
Appliances



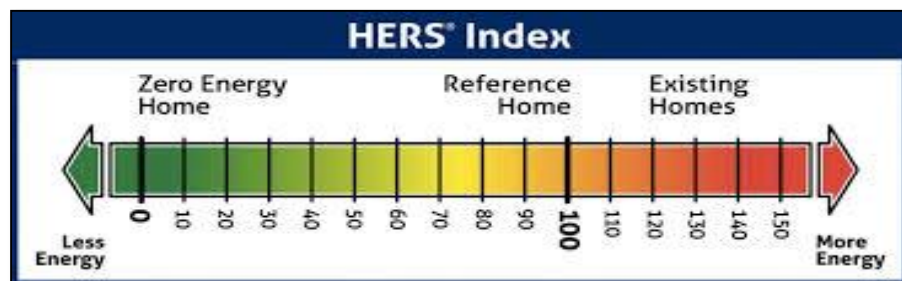
3rd Party
Verification

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



List of HERS rating companies

www.EnergizeCT.com

Residential New Construction Program
Certified HERS Raters



Empowering you to make
smart energy choices

Company	Contact
A James Gil Company 16 Norman Road Griswold, CT 06351	Andy Gil 860-213-0487 andygil31@gmail.com
BB&C, LLC 311 Vernon Ave. Vernon, CT 06066	Richard Dias 860-462-0843 richard.dias@gmail.com
Building Conservation Technology LLC 34 Fallon Road Pawcatuck, CT 06379 buildingconservationtechnology.com	Bill O'Keefe 401-741-2751 billokeefe@sbcglobal.net
Center for Ecological Technology (Northern half of CT only) 320 Riverside Dr. Northampton, MA 01062 www.cetonline.org	Peggy MacLeod 413-586-7350 x226 peggym@cetonline.org
Conservation Services Group 50 Washington Street, Suite 3000 Westborough, MA 01581 www.csgrp.com	Cara Russell 508-365-3214 cara.russell@csgrp.com
Consulting Engineering Services 811 Middle St. Middletown, CT 06457 www.cesct.com	Jim Senatro: jsenatro@cesct.com 860-632-1682 Orlin Karabadzhev: orlin@imgct.com 860-625-8725



Residential New Construction Program

RNC Project Process Flow

- Hire a HERS rater
- Kick-off meeting w/ 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

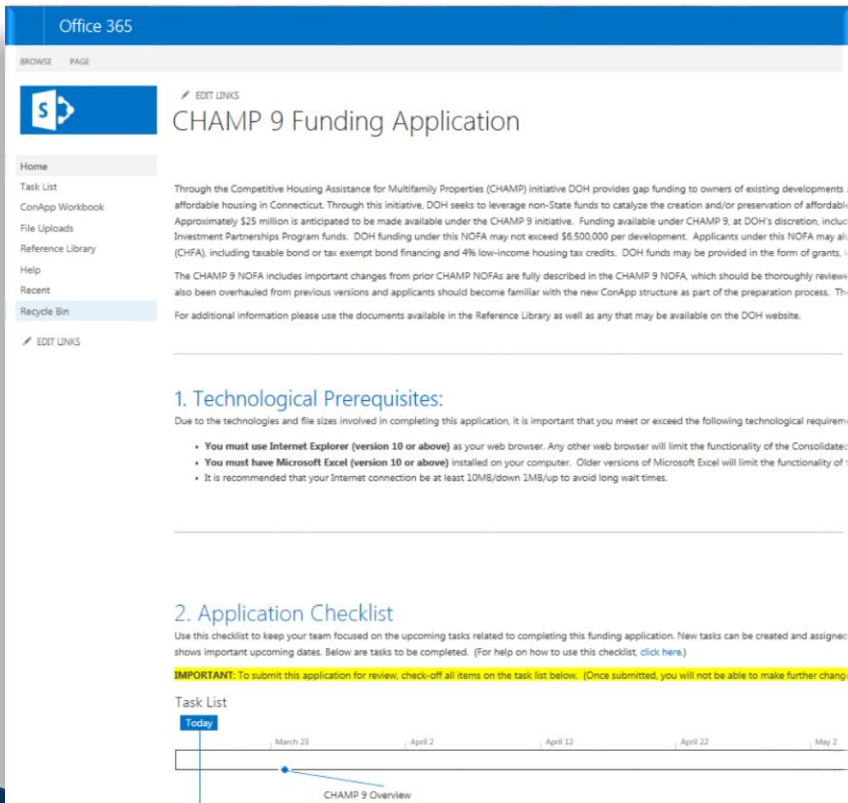


Contents

- ▶ 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

SharePoint

Office 365




Edward Lachance




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  EDIT

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 it is 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

 New
 Upload
 Share

	Name	Modified	Modified By	Version
✓	 Application Signature Page	...	June 2	<input type="checkbox"/> Kristin Anderson 1.0
	 Consolidated Application Workbook 2016.2	...	May 25	<input type="checkbox"/> System Account 2.0
	 West Woods Consolidated Application Workbook - CHAMP 9	...	June 2	<input type="checkbox"/> Kristin Anderson 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

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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.

- Home
- Task List
- ConApp Workbook
- File Uploads
- Reference Library
- Help
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- Recycle Bin

+ New

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Folders
All Documents Flat ...

	Name	Item	Child Count	Modified	Modified By	File Size
✓	SECTION I - APPLICANT & CO-SPONSOR	...	0	October 1	☐ Scott Blankenburg	
	SECTION II - REGULATORY COMPLIANCE	...	0	October 1	☐ Scott Blankenburg	
	SECTION III - DEVELOPMENT TEAM	...	0	October 1	☐ Scott Blankenburg	
	SECTION IV - DEVELOPMENT	...	0	October 1	☐ Scott Blankenburg	
	SECTION V - RENTAL DEVELOPMENTS (NA for Homeownership Projects)	...	0	October 1	☐ Scott Blankenburg	
	SECTION VI - FINANCING	...	0	October 1	☐ Scott Blankenburg	
	SECTION VII - HOMEOWNERSHIP DEVELOPMENTS (NA for Rental Properties)	...	0	October 1	☐ Scott Blankenburg	
	SECTION VIII - DOH FEDERAL PROGRAMS	...	0	October 1	☐ Scott Blankenburg	
	SECTION IX - AFFIRMATIVE ACTION FAIR HOUSING & EQUAL OPPORTUNITY	...	0	October 1	☐ Scott Blankenburg	
	SECTION X - CERTIFICATIONS (Signed documents should be included in Tab B)	...	0	October 1	☐ Scott Blankenburg	
	SECTION XI - OTHER	...	0	October 1	☐ Scott Blankenburg	
	SECTION XIII - HTCC APPLICATION EXHIBITS	...	0	October 1	☐ Scott Blankenburg	
	SECTION XIII - POINTS CALCULATION WORKSHEETS	...	0	October 1	☐ Scott Blankenburg	
	SECTION XIV - POINTS DOCUMENTATION	...	0	October 1	☐ Scott Blankenburg	
	SECTION XV - MISCELLANEOUS EXHIBITS	...	0	October 1	☐ Scott Blankenburg	

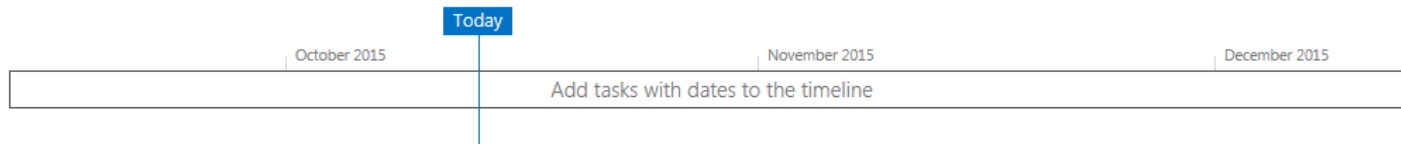
SharePoint

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



+ new task or edit this list

✓	<input checked="" type="checkbox"/>	Title	Due Date	Assigned To
	<input type="checkbox"/>	Ensure that you meet the technological prerequisites (Section 1. above)	...	
	<input type="checkbox"/>	CHAMP 8 Overview Session	...	Friday
	<input type="checkbox"/>	(Optional) Set up Pre-Application Meeting with CHFA and DOH (if needed)	...	
	<input type="checkbox"/>	Share this site with your Development Team	...	
	<input type="checkbox"/>	Upload all appropriate documents/exhibits as noted in the Consolidated Application Workbook	...	
	<input type="checkbox"/>	Complete the Consolidated Application Workbook (see below)	...	December 2
	<input type="checkbox"/>	Ready for Review (Check when ready to submit application)	...	December 2



Check here to submit application

ConApp Version 2016.4 Required



 CONNECTICUT
Department of HOUSING

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PROGRAMS FUNDING OPPORTUNITIES/RFPs APPLICATIONS HOUSING LINKS POLICY & RESEARCH

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DOH/CHFA Consolidated Application for Financial Assistance

[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](#)

Attachments and Resource Documents

[August 2014 Consolidated Application PowerPoint Training Presentation](#)
[Sharepoint Set-up Instructions](#)
[General Sharepoint Web App Instructions](#)

DOH Policy Guidance

[Conservation and Development Policies Plan 2013-2018](#)
[DOH Policies](#)
[DOH DRAFT Consolidated Plan for Housing and Community Development](#)
[HOME Program Compliance Manual](#)
[DOH Insurance Requirements](#)
[HOME Maximum Per Unit Subsidy Limit](#)
[HOME Maximum Purchase Price or After-Rehab Value Limits](#)

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

Macro Buttons

DEVELOPMENT NAME: 0 Applicant Name: 0

[] = Not applicable
 N = Non-Threshold Item - if applicable, required prior to approval. If available, include with application.
 T = Threshold Item - if applicable, required at application submission

THIS FORM MUST BE SUBMITTED WITH ALL REQUIRED DOCUMENTS AND ALL RESUBMISSIONS

Exhibit Number	Core Items	CHFA/DOH use only	CHFA Funding						DOH Funding									
			Financing	Supportive Housing	LIHTC	HTCC			Special Programs	DOH Large Project	DOH Fed HOME/CDBG	DOH Pre Dev	DOH Small Projects	DOH Programs				
						Workforce	Revolving Loan	Housing Developme										
A	Completed Exhibit Checklist (Form Provided)																	
B	Notifications		T	T	T	T	T	T	T	T								
C	Cover Sheet (Form Provided)		T	T	T	T	T	T	T	T								
D	Summary Sheet (Form Provided)		T	T	T	T	T	T	T	T								
E	Application (Form Provided)		T	T	T	T	T	T	T	T								
SECTION I. APPLICANT and CO-SPONSOR																		
1.1	Applicant Info		T	T	T	T	T	T	T	T								
1.2	Applicant Type		T	T	T	T	T	T	T	T								
1.3	Co-Sponsor Info		T	T	T	T	T	T										
1.4	Co-Sponsor Type		T	T	T	T	T	T										
1.5	Organizational Documents		T	T	T	T	T	T										
1.6	Financial Statements		N	N														
SECTION II. REGULATORY COMPLIANCE																		
2.1	Previous Financial Involvement		T	T	T													
2.2	Organizational History and Experience																	
SECTION III. DEVELOPMENT TEAM																		
3.1a	Qualified Development Team Contact Information (Form Provided)		T	T	T	T	T	T	T	T								
3.1b	Justification for the Selection of Certain Development Team Members		T	T	T	T	T	T										
3.2	Construction Procurement Plan																	
SECTION IV. DEVELOPMENT																		
4.1	Development Info		T	T	T	T	N	T	T	T								
4.1a	Years Affordable		T	T	T	T	T	T										
4.1b	Applying to 4% Acquisition Credit		T	T	T	N	N	N	N	N								
4.1c	Part of SSHP		T	T	T	N	N	N	T	T								
4.1d	Conservation and Development Policy		T	T	T	T	T	T										

Select "DOH Large Project"

Show All											
CHFA Funding							DOH Funding				
Financing	Supportive Housing	LIHTC	HTCC			Social Programs	DOH Large Project	DOH Fed HOME/CDBG	DOH Pre Dev	DOH Small Projects	DOH Programs
			Workforce Housing	Revolving Loan Fund	Housing Development						
T	T	T	T	T	T	T	T	T	T	T	
T	T	T	T	T	T	T	T	T	T	T	
T	T	T	T	T	T	T	T	T	T	T	
T	T	T	T	T	T	T	T	T	T	T	

Program Type will appear in yellow box
 (In this case no program type has been selected)

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.



ConApp Review

Development Budget Form



	Return to Application Return to Exhibit Checklist	Exhibit 6.3 - DEVELOPMENT BUDGET		Version 2016.2 Submission Date: March 16, 2016			
DEVELOPMENT NAME 0		APPLICANT 0					
	%	Budget	TAX CREDIT ELIGIBLE BASIS		Sources		
			70% NPV - 9% or 30% NPV - 4% (New / Rehab.)	30% NPV - 4% Exist Building Acquisition Credit	DOH Housing Trust Fund (Equity)	Federal Historic Tax Credit Net Proceeds	Energy Rebates
			\$1	\$1	\$1		
SITE & IMPROVEMENTS (Div. 2-16) Hard Costs		0	0				
GENERAL REQUIREMENTS (Max. 9% Site + Improvements)	0.0%	0	0				
OVERHEAD and PROFIT (Max. 7% Site + Improvements)	0.0%	0	0				
BOND PREMIUM / L.O.C. COST		0	0				
BUILDING PERMITS and OTHER DEVELOPMENT FEES		0	0				
CONSTRUCTION (Project Cost Summary) Sub-Total		0	0	0	0	0	0
COMMERCIAL CONSTRUCTION		0	N/A				
COMMERCIAL CONSTRUCTION CONTINGENCY			N/A				
Other			0				
Other			0				
Other			0				
CONSTRUCTION CONTINGENCY (10% Max) (% Const. >)	0.0%		0				
CONSTRUCTION		0	0	0	0	0	0
ARCHITECT - Design			0				
ARCHITECT - Contract Admin (Min. 35%) (% Contract >)	0.0%		0				
ENGINEERING (Civil-Site / Structural / Mechanical / Geo-Technical / Etc.)			0				
SURVEYS (A-2: Exist. Conditions and As-Built)			0				
Other			0				
Other			0				
Other			0				
Other			0				
ARCHITECTURAL and ENGINEERING	0.0%	0	0	0	0	0	0
INTEREST (CHFA)			0				
CHFA LOAN ORIG. / COMMIT. FEE	0.0%		N/A	N/A			
INTEREST - Bridge Loan			0				
FEES - Bridge Loan			0				
R. E. TAXES / PILOTS - Const. Period + ___ Months Lease Up			0				
INSURANCE (Builder's Risk / Liability / Hazard)			0				
UTILITIES - Const. Period			0				
Negative Arbitrage on Bonds (if Applicable)			N/A	N/A			

ConAppReview Fair Housing Impacts



Consolidated Application Attachment



Fair Housing Impacts Exhibit – 9.1.a

DEVELOPMENT NAME:	
APPLICANT:	

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.

Target Census Tract	<input style="width: 90%;" type="text"/>
% of Rental units in Census Tract	<input style="width: 90%;" type="text" value="0%"/>
% of Elderly households in Census Tract	<input style="width: 90%;" type="text" value="0%"/>
Census Tract Area Median Income (AMI)	<input style="width: 90%;" type="text" value="\$ 0"/>
% of Census Tract below 80% AMI	<input style="width: 90%;" type="text" value="0%"/>
% of Census Tract below 50% AMI	<input style="width: 90%;" type="text" value="0%"/>
% of Census Tract below 25% AMI	<input style="width: 90%;" type="text" value="0%"/>
% Bedroom Size in Census Tract	
0 Bedroom Units	<input style="width: 90%;" type="text" value="0"/>
1 Bedroom Units	<input style="width: 90%;" type="text" value="0"/>
2 Bedroom Units	<input style="width: 90%;" type="text" value="0"/>
3+ Bedroom Units	<input style="width: 90%;" type="text" value="0"/>

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.

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Section VII. Homeownership Developments

- ▶ Projects are required to complete all items in Section VII.

77		SECTION VII. HOMEOWNERSHIP DEVELOPMENTS (N/A for Rental Properties)
78	7.1	Homeownership Unit Descriptions (Form Provided)
79	7.2	Homeownership Sales Proceeds (Form Provided)
80	7.3.a	Developer/Homebuyer Subsidy Determination Worksheet (Form Provided)
81	7.3.b	Development Cash Flow Analysis for Single Family Housing (Form Provided)
82	7.3.c	Explanation of Resale / Recapture
83	7.3.d	Homebuyer Training Plan
84	7.4	Documentation of Property Taxes and Insurance

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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?)

Exhibit 7.2 - HOMEOWNERSHIP SALES PROCEEDS

DEVELOPMENT NAME APPLICANT

SALES PROCEEDS

HUD Metropolitan Area		HUD AMI Year	2014
Sales Proceeds from Land		HUD Area Median Income	
Number of Single Family Houses	0	Sales Proceeds - Single Family Houses	\$0
Number of Multifamily Houses	0	Sales Proceeds - Multifamily Houses	\$0
Number of Rental Units in Multifamily Houses	0	Total Sales Proceeds (Land and Building)	\$0

INGLEFAMILY HOMEOWNERSHIP UNITS

	EXPECTED YEAR OF SALE	TARGET HOMEOWNER AMI %	NUMBER OF HOUSES	NUMBER OF BEDROOMS	PROPOSED SALE PRICE OF UNIT	CHFA SALES PRICE LIMIT	DOH/HOME SALES PRICE LIMIT
1							
2							
3							
4							
5							

	ESTIMATED CASH DOWN-PAYMENT AMOUNT	ESTIMATED DOWNPAYMENT ASSISTANCE LOAN AMOUNT	DOWNPAYMENT ASSISTANCE LOAN INTEREST RATE	ESTIMATED FIRST MORTGAGE LOAN AMOUNT	FIRST MORTGAGE LOAN INTEREST RATE	MONTHLY MORTGAGE AMOUNT	ESTIMATED TAXES, INSURANCE AND/OR CONDO FEES	PROPOSED MONTHLY COST (trended to Expected Year of Sale)*	PROPOSED MONTHLY COST AS PERCENT OF INCOME
1						\$0		\$0	#DIV/0!
2						\$0		\$0	#DIV/0!
3						\$0		\$0	#DIV/0!

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

ConApp

Exhibit 7.3.a– Homeownership Subsidy Worksheet

- ▶ Developer’s Subsidy: the difference between the cost to develop housing and the fair market value.

Total Development Cost of Unit
<u>-Fair Market Value</u>
Developer’s Subsidy

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

Fair Market Value
<u>-DPA, closing cost asst</u>
Homebuyer’s Subsidy

ConApp

Exhibit 7.3.a – Homeownership Subsidy Worksheet

Developer Subsidy \$20,000	\$280,000	Total Development Cost of Unit
	\$260,000	Fair Market Value
Homebuyer Subsidy \$10,000	\$260,000	Sales Price
	\$10,000	Principal Buydown and/or downpayment assistance



[Return to Application](#)

Exhibit 7.3.a - HOMEOWNERSHIP SUBSIDY WORKSHEET



Version 2014

Submission Date:
September 18, 2014

[Return to Exhibit Checklist](#)

DEVELOPMENT NAME

APPLICANT

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Determining Per Unit - Developer's Subsidy						
Total Development Cost	\$280,000	\$280,000				
Fair Market Value	\$260,000	\$260,000				
Developer's Subsidy (Per Unit)	\$20,000	\$20,000	\$0	\$0	\$0	\$0
Determining Project - Developer's Subsidy						
Developer's Subsidy (Per Unit)	\$20,000	\$20,000	\$0	\$0	\$0	\$0
Number of DOH Units	1	3				
Developer's Subsidy (Per Model)	\$20,000	\$60,000	\$0	\$0	\$0	\$0
Total Developer's Subsidy						\$80,000
Determining Per Unit - Homebuyer's Subsidy						
Fair Market Value (Sales Price) (Per Unit)	\$260,000	\$260,000	\$0	\$0	\$0	\$0
Affordable Price (Per Unit)*	\$250,000	\$250,000				
Homebuyer's Subsidy (Per Unit)	\$10,000	\$10,000	\$0	\$0	\$0	\$0
Number of DOH Units	1	3				
Homebuyer's Subsidy (Per Model)	\$10,000	\$30,000	\$0	\$0	\$0	\$0
Total Homebuyer's Subsidy						\$40,000
Total Developer's Subsidy						\$80,000
Total Homebuyer's Subsidy						\$40,000
Total DOH Subsidy to Project						\$120,000

*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



Affordable Homeownership

Rating and Ranking

Rating and Ranking

- Affordability and Marketability (25pts)
- 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)

Rating and Ranking



- ▶ 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

Rating and Ranking



- ▶ 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 lists HUD approved counseling agencies

Questions and Answers



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

Colette Slover
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A screenshot of the Connecticut Department of Housing website. The header features the department's logo and the text "CONNECTICUT DEPARTMENT OF HOUSING". Below the header is a navigation bar with links for "Home", "About Us", and "Press Room". A secondary navigation bar includes "PROGRAMS", "FUNDING OPPORTUNITIES/RFPs", "APPLICATIONS", and "HOUSING LINKS". The main content area has a link for "Printable Version" and a section titled "Affordable Homeownership Development Projects". The text under this section states: "This Notice of Funding Availability (this 'NOFA') is directed to applicants seeking to create homeowner households throughout the State. Assisted properties must be owner-occupied properties comprising 1 affordable housing units." Below this is a section for "2017 Affordable Homeownership:" with links for "NOFA", "Property Standards", and "Rating and Ranking".

CONNECTICUT Department of Housing

CONNECTICUT DEPARTMENT OF HOUSING

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PROGRAMS FUNDING OPPORTUNITIES/RFPs APPLICATIONS HOUSING LINKS

[Printable Version](#)

Affordable Homeownership Development Projects

This Notice of Funding Availability (this "NOFA") is directed to applicants seeking to create homeowner households throughout the State. Assisted properties must be owner-occupied properties comprising 1 affordable housing units.

2017 Affordable Homeownership:

[NOFA](#)
[Property Standards](#)
[Rating and Ranking](#)

