



HomeAgain

A program to create permanent supportive rental housing units to prevent homelessness for individuals and families and to rapidly re-house those who are experiencing homelessness

Sponsored by:

The City of Chattanooga, Tennessee
Department of Neighborhood Services
and Community Development

(423) 757-5133

REQUEST FOR PROPOSALS

Due

October 1, 2009

3 PM EST

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PART ONE: PROGRAM OVERVIEW

1.0 INTRODUCTION

In virtually every American city, town and county, homelessness is a problem and has been for decades. For most people, homelessness is a temporary crisis related to periods of personal or economic trauma. For others, homelessness is chronic state lasting years, if not decades. For them, home is a street, a shelter, the woods, a jail, an emergency room or a bed at a mental health institution – frequently all of the above. Finally, for the rest of the community, homelessness is a problem because of its social, moral and economic impact, both real and perceived. Homelessness is associated with crime, panhandling and the general decline of neighborhoods and business districts.

For years, government, nonprofit and faith-based organizations focused extraordinary resources on different ways to help people experiencing homelessness – temporary shelter, food and other programs. Yet the number of people experiencing homelessness continues to rise. More recently, federal, state and local governments across the nation have taken a different approach designed to reduce the number of people on our streets. Research shows that permanent housing with appropriate support services is an effective solution to help people return to stable lives within the community. Surprisingly, it is also cost effective.

Recognizing that homelessness is a local problem as well, the City of Chattanooga (the City) and the Chattanooga Regional Homeless Coalition developed a detailed *Blueprint to End Homelessness in the Chattanooga Region*. “The Blueprint” focused on the need to increase access to permanent supportive housing and to improve the efforts of area agencies, nonprofits and faith-based organizations to coordinate their services.

Since the inception of the Blueprint, a number of new housing opportunities have been created for people experiencing homelessness in the Chattanooga area. However, more work remains. Through **HOMEAGAIN**, the City of Chattanooga is making HUD HOME funds available to area nonprofits and housing developers who wish to create permanent supportive rental housing to prevent homelessness for individuals and families and to rapidly re-house those experiencing homelessness. When combined with funds from other public or private sources, these dollars will help fill the housing gaps that remain for our most vulnerable citizens.

1.1 PROJECT DESCRIPTION

Nonprofit service providers or for-profit entities who wish to offer permanent supportive rental housing to their clients experiencing homelessness or who may be at risk of becoming homeless, may complete and submit this Request for Proposal (RFP). Types of housing development activities that can be funded under **HOMEAGAIN** include:

- a. Acquisition of existing housing units (apartments, duplexes, group homes, efficiencies, for example)
- b. Construction of new units or renovation of existing units
- c. Acquisition of land
- d. Costs associated with pre-development infrastructure and/or site preparation
- e. Gap financing

Applicants will define how they will develop/acquire and manage the housing either on their own or in conjunction with a partnering entity. In addition, they must provide a plan for the support services they will make available to help clients remain stably housed over time. The support services will be determined by each service provider based upon their assessment of the unique needs of the individual or family. Examples of support services include: case management, health care, mental health and/or substance abuse treatment, job and life skills development, transportation, counseling/therapy, recreational opportunities, spiritual support, and so on.

The total amount of HOME funds awarded may not exceed the following:

- 0 Bedroom \$50,333
- 1 Bedroom \$57,697
- 2 Bedroom \$70,160
- 3 Bedroom \$90,764
- 4 Bedroom \$99,632

A group home is eligible for funding through **HOMEAGAIN**. A group home is defined as a home for two or more unrelated individuals or families who live together in a single family home and share common spaces, with or without supportive services onsite. A group home will be treated as one single unit with multiple bedrooms for the purpose of determining the maximum HUD funds allowed for this project.

A minimum of 25 percent of the total cost of the development or acquisition must come from other sources as leverage. The other sources may include and are not limited to bank loans, grants, cash contributions, materials, labor and/or land donations.

Proposals must include a well-defined project description that addresses the plan for acquisition and development, a development budget, proposed financing package with sources and uses of funds, a 5-year operating budget, and a supportive services plan.

Applicants should identify the location of the property. Proof of site control of the property or a viable acquisition plan will be required at the time of application.

It is important that applicants demonstrate the financial capability to purchase the property and complete the project in a timely manner. Typically, this means projects should be underway within 30 to 90 days of the grant award; they should be completed within 18 to 24 months of the grant award for construction/rehab projects or three to six months for acquisition.

Grantees who engage in construction or remodeling will be asked to present a construction plan prior to the receipt of grant funds. The construction plan will be reviewed by the City of Chattanooga and is subject to approval prior to construction.

Assisted projects are subject to income and rent limits defined by HUD. These limits, included in Part Four, are available for applicant use in determining project feasibility and developing a pro forma (project income and expense statement). Note that HOME rent limits may differ from the fair market rents allowed by some voucher programs. For this program, applicants may not charge more than the HOME rents in any HOME-assisted unit, even if some or all of the rent is paid by a third party.

1.2 SELECTION PREFERENCES

Applications that meet pre-screening requirements will be reviewed by a Selection Committee. The Selection Committee will then score each application based on the point system described in this RFP.

Preference will be given to projects that have a high probability of moving forward quickly. This generally means that:

- the applicant is targeting people whose householder earning total 60 percent of area median income or less
- the applicant has site control or a viable acquisition plan,
- there is an experienced and qualified development team identified
- there is a qualified service provider, if applicable
- the project is economically feasible in terms of per unit cost of construction and for operational purposes during the affordability period (1.8),
- other funding sources are in place or will be in place no later than 30 days after any award of **HOMEAGAIN** funds,
- more than 25 percent of the funding comes from other sources, and
- the project is deemed compatible with the surrounding environment and existing neighborhood.

Only applications for permanent rental housing within the city limits of Chattanooga will be considered; transitional housing and home ownership are not eligible under this program. Likewise, HUD regulations do not permit HOME funds to be used for any purpose other than creating housing; service dollars are not an eligible expense. Proposed projects may not displace or make homeless any existing tenants.

Funding for **HOMEAGAIN** is an authorized expenditure by the City Council from the City of Chattanooga's HOME allocation.

If there are not sufficient requests for funds submitted by October 1, 2009, the City of Chattanooga reserves the right to accept qualified applications under this RFP until all funds are committed. Should this occur, the City of Chattanooga will reconvene the Selection Committee to consider the additional applications and award funds.

Future funding for **HOMEAGAIN** is not guaranteed.

1.3 SUPPORT SERVICES

Support services should be tailored to the needs of the families and individuals served by the program. The services should be sufficient to enable homeless individuals and families to remain stably housed. All applicants must include a plan for support services with their **HOMEAGAIN** application, however, some plans will be more comprehensive than others, depending on the needs of the identified population.

Support services may be provided through the applicant's own organization or through the applicant's collaboration with a licensed service provider, faith-based organization or other type of social service or community organization. In some cases, the client will be expected to have services in place in the community and ongoing services will be the responsibility of the client. If this is the case, applicants should state in the support services section that

their units will be reserved for individuals and families who are homeless or at risk of becoming homeless and tenants will be receiving community based services that are appropriate for their needs. Applicants should state which community agencies will be providing referrals and how the referral process will work.

1.4 ELIGIBLE POPULATION

HOMEAGAIN funding will be made available to projects serving individuals and families who are experiencing homelessness or individuals and families who experience challenges that will likely result in homelessness.

Applications for people who have experienced homelessness or have challenges that will likely result in homelessness will be accepted for this program. The challenges should be well-described by the applicant and may or may not include a disabling condition.

“Homeless” means a person sleeping in a place not meant for human habitation (living on the streets) or staying most nights in an emergency shelter.

A “disabling condition” is defined as a diagnosable substance use disorder, serious mental illness, developmental disability or chronic physical illness or disability. It includes the co-occurrence of two or more of these conditions. A disabling condition limits an individual’s ability to work or perform one or more activities of daily living (eating, bathing, dressing, etc.).

1.5 AGENCY QUALIFICATIONS

HOMEAGAIN is open to nonprofit service providers, housing developers and faith-based and community organizations that serve people experiencing homelessness or who are at-risk of homelessness.

- a. Applicants may be nonprofit or for-profit entities.** A nonprofit applicant must provide documented proof of current 501(c) (3) nonprofit status. A for-profit applicant must provide a valid Certificate of Existence. Applicants are encouraged to establish partnerships, though partnerships are not required. The partnerships must be evidenced by Memoranda of Understanding and/or contracts that define the roles and qualifications of each organization, and any related funding or compensation.
- b. Applicants must be fiscally sound.** Applicants must provide the organization’s most recent financial audit and a current operating budget. The same should be provided for any partnering organizations. The applicant must be in good financial standing with the City of Chattanooga.
- c. Applicants should demonstrate qualifications and experience in developing housing for homeless, disabled and/or low-income populations.** Newly-established organizations and organizations with little experience serving these populations may meet this requirement if they employ individuals with appropriate experience in key positions. Adequate qualifications and experience will be determined by the Selection Committee.

- d. **Applicants must be in good standing.** Organizations must be in good standing with government agencies, regulators, etc. Organizations must be in compliance with fair housing laws, housing codes and ordinances, and related areas.

1.6 OTHER FUNDING SOURCES

Applicants are expected to combine **HOMEAGAIN** funds with other grants, loans, private donations, or funding from other governmental, quasi-governmental or private sources to complete the development project. HOME funds will be available for no more than 75 percent of the project. The applicant must identify at least 25 percent of the project costs from other sources as leverage. While donated cash, materials, labor, and/or land may be considered as leverage for this program, service dollars may not.

HOMEAGAIN grants may be awarded contingent upon receipt of additional funding needed to complete the project. In instances where additional funding is not yet secured, applicants must submit their proposed funding sources and requested amounts with their **HOMEAGAIN** application, along with an expected date for award notification. Note that project construction is generally expected to begin within 30 to 90 days of this grant award. All funding sources must be in place no later than 30 days after any **HOMEAGAIN** award.

Projects funded by **HOMEAGAIN** may also combine this funding with other funds not related to homelessness to create a mixed-use project that houses both people who are homeless and other people who do not meet that definition. However, **HOMEAGAIN** funding can only be used to house people who are eligible under this program (See 1.5).

1.7 PERIOD OF AFFORDABILITY

Grantees are required to maintain a minimum period of affordability for rental units acquired, constructed or rehabilitated with HOME funds. The affordability requirements apply without regard to the term of any loan or mortgage or the transfer of ownership. If HOME-assisted housing fails to meet the affordability requirements for the specified period, the HOME funds are to be repaid according to HUD regulations.

The minimum period of affordability per unit is as follows:

Home Grant Amount Per Unit:	Affordability Period:
UNDER \$15,000	5 YEARS
\$15,000 TO \$40,000	10 YEARS
OVER \$40,000 OR REHAB INVOLVING REFINANCING	15 YEARS
NEW CONSTRUCTION OR ACQUISITION OF NEWLY CONSTRUCTED HOUSING	20 YEARS

PART TWO: PROPOSAL INFORMATION

2.0 WHERE TO OBTAIN APPLICATIONS

HOMEAGAIN applications are available by visiting the following website:

www.chattanooga.gov/86_NeighborhoodServicesandCommunityDevelopment.htm

Paper applications may also be picked up from the City of Chattanooga Neighborhood Services Office between the hours of 9:00 and 3:00.

City of Chattanooga
Department of Neighborhood Services and Community Development
101 East 11th Street, Suite 200
Chattanooga, TN 37402

2.1 APPLICATION FORMAT

Applicants must submit all applications in paper format.

When submitting an application, please provide **an original and seven additional** copies. The original and copies must include all required forms, certifications, assurances and appendices. Originals must include appropriate signatures from the lead agency and partner(s), if any.

Please observe the following guidelines when formatting applications:

- Brevity is desirable. Wherever possible, create lists or bullet point information and limit narrative descriptions to the most salient points. Text that exceeds the page limits where defined will not be reviewed.
- Use white paper, 8½" x 11", 12 point type, 1 inch margins
- Applications must be typed. Handwritten applications will not be accepted.
- Number all pages, including appendices, sequentially

To be considered for funding, proposals must include each of the required items in the order requested. If an item is not included, please provide a brief explanation as to why the item does not apply. Refer to the pro forma when appropriate.

All costs directly or indirectly related to preparation and submission of an application in response to this RFP or any oral presentation required to supplement and/or clarify the application shall be the responsibility of the applicant.

2.2 INQUIRIES

Questions regarding this RFP may be directed to: Mary Simons at 423-421-2831 or by e-mail at Marysimons2@aol.com. A training session will be held Tuesday, September 15, 2009 to answer any questions about the RFP and to provide technical assistance. The session will be held from 3:00-5:00 at:

City of Chattanooga
Department of Neighborhood Services and Community Development
101 East 11th Street, Suite 200
Chattanooga, TN 37402

2.3 15 POINTS - PROGRAM PURPOSE AND OUTCOMES (2 PAGE MAXIMUM)

Include a description of the project, who it is intended to serve, and what it is intended to accomplish for those individuals and/or families you intend to house. Identify the **measurable** outcomes you intend to achieve.

2.4 30 POINTS- PROJECT TIMELINE (2 PAGE MAXIMUM)

Include a detailed project timeline with key dates and benchmarks identified. Eligible projects that are well-developed and ready to go will achieve the greatest number of points in this section.

2.5 15 POINTS - CAPACITY AND EXPERIENCE OF APPLICANT (5 PAGE MAXIMUM)

Applicants must demonstrate experience with housing development. In the case of a nonprofit service agency, this experience can be demonstrated using the experience of key employees or active Board Members who will be involved in the project.

Please *briefly* describe/list the following:

- a. Purpose or mission of the organization, including current programs and/or key business activities.
- b. Types of clients served, number served annually.
- c. Your organization's experience with housing development. Please list the projects completed within the last three to five years (if any), the project costs and funding sources.
- d. Include a description of the organization's track record regarding providing housing opportunities for low income populations, or other relevant experience.
- e. Number of full and part-time employees including recent turnover rate.
- f. Principal sources of funding for your organization. List the source and amount received during the last fiscal year. Include recent funding awards received (loans and/or grants/donations from private, and/or governmental sources).
- g. Credentials of key individuals (staff or board members) who will be responsible for housing development. Identify their specific role with respect to this project.
- h. List of licenses, accreditations, achievement awards and other credentials relevant to this project.
- i. Any other information you deem relevant to the purpose of this initiative.

2.6 25 POINTS - HOUSING PLAN (8 PAGE MAXIMUM, PLUS PRO FORMA)

Please include the following information regarding the housing you intend to buy, construct or renovate:

- a. Describe the composition of the neighborhood in which you want to develop housing. Information about housing mix, income levels, commercial development, etc. is helpful.

- b. Provide a physical description of the property, including address, and the zoning. Indicate the type of dwelling you will create (single family home, apartment, duplex, efficiency, etc.) and construction specifics (brick, siding, etc.) if known.
- c. Identify the number of units and individuals/families you intend to serve at the site. The description may include information on land use, site plans, architectural renderings or schematic drawings, etc.
- d. Identify any "green" construction techniques that you plan to incorporate into your housing development. For more information, visit <http://www.energystar.gov/>
- e. If new construction is proposed, include a complete construction budget.
- f. For all projects, include the enclosed pro forma found in Section 2.11.
- g. If applicable, indicate the proposed housing mix for the development (number of subsidized and market rate units, for example)
- h. Indicate available access to recreation, transportation, schools, health care, etc.
- i. List infrastructure requirements (if any)
- j. List licensing requirements (if any)
- k. Include your plans for property management and maintenance, and whether these activities will be carried out by your staff or another qualified agency.
- l. Identify the sources of additional funding you plan to use to acquire, construct or remodel the housing. Include the amounts that will be provided by each source and the approximate date of receipt for those funds. Indicate whether or not the funding is already committed to the project.
- m. Any other information you deem relevant to the purpose of this initiative

2.7 10 POINTS - SUPPORT SERVICES PLAN (5 PAGE MAXIMUM)

Describe who will determine what services residents need and who will be responsible for the delivery of those services in such a way that the residents are able to remain successfully housed.

If appropriate, refer to any research or previous success that substantiates or justifies the proposed approach.

Your support services plan should address how you will identify, recruit and retain residents. Include your resident eligibility and screening requirements as well as your plan for affirmative marketing. Include your referral sources.

2.8 5 POINTS - NEIGHBORHOOD RELATIONS (1 PAGE MAXIMUM)

Please describe any activities you have undertaken or plan to undertake to maintain good relationships with neighbors in the vicinity of your housing development. Be sure to include any letters of endorsement for the project from the neighborhood in the appendix.

2.9 APPENDICES (NO PAGE LIMIT)

Include these documents with your application:

- a. Resume or key qualifications of executive director, owner, or manager and number of years in position.
- b. List of principal owners or current board members and positions (required)
- c. Most recent audited financial statement and an annual operating budget (required)
- d. Copy of 501(c)3 designation required if nonprofit, or valid Certificate of Existence required if a for-profit entity
- e. Copy of applicable licenses, accreditations and awards
- f. If available, photos of the housing to be acquired or renovated; drawings of the housing to be constructed; blueprints, schematic drawings, etc.
- g. Documentation of site control or viable acquisition plan
- h. Documentation of commitment from other funding sources for the proposed leverage
- i. Memoranda of Understanding, Contracts, or Operating Agreements with program partners, if any (Partnerships are encouraged but not required.)
- j. Board Resolution granting approval to apply for funds under the **HOMEAGAIN** program (required)
- k. Letters of support (if any) from community/neighborhood associations/neighbors (recommended)

PART THREE: APPLICATION SUBMISSION

3.0 SUBMISSION DEADLINE

Applications are due by 3:00 p.m. Eastern Standard Time on October 1, 2009. An original and seven additional (7) copies must be delivered to the:

City of Chattanooga
Department of Neighborhood Services and Community Development
101 East 11th Street, Suite 200
Chattanooga, TN 37402

Applications delivered after 3 p.m. will not be accepted in the first round of consideration. No exceptions.

If there are not sufficient requests for funds submitted by the deadline, the City of Chattanooga reserves the right to accept qualified applications under this RFP until all funds are committed. If this should occur, the City of Chattanooga will reconvene the Selection Committee to consider the additional applications and award funds.

All documents that are prepared by the applicant in response to this RFP shall, upon submittal, become the property of the City of Chattanooga.

3.1 APPLICATION REVIEW

Applications received on or before 3 p.m. Eastern Standard Time on October 1, 2009 will be accepted for review in the first round of consideration through the following process:

- a. **Pre-Screening** - Applications will be reviewed to ensure they include the minimum information required in order to be evaluated by the Selection Committee. Applications that are incomplete will not be evaluated by the Committee. Applications will be reviewed for capacity and feasibility. Those applications that do not demonstrate appropriate applicant capacity or economic feasibility will not be reviewed by the Selection Committee.
- b. **Application Review** – Applications that successfully pass pre-screening will be considered for funding by the Selection Committee. Finalists chosen by the Committee may be asked to make an oral presentation prior to final award decisions. The Committee's recommendations will be presented to the Mayor for final approval.
- c. **Notice of Award** - Grant recipients will receive written notification of award following approval by the Selection Process. Any proposal may be withdrawn prior to award of the contract(s).

The City of Chattanooga and the Selection Committee reserve the right to:

- a. supplement, amend or otherwise modify the terms of this RFP
- b. request additional information from applicants
- c. conduct investigations and background checks necessary for adequate evaluation of submitted proposals

- d. consider applications at a later date or request applications at a later date under the terms of this RFP.

There is no guarantee that a contract will be awarded as a result of this RFP. The City of Chattanooga and/ or the Selection Committee reserve the right to reject any and all submittals and/or to waive any informality in the solicitation process and to re-solicit applications.

PART FOUR: ADMINISTRATION AND COMPLIANCE

4.0 AWARD ADMINISTRATION INFORMATION

All applicants who are granted funding will receive a *HOMEAGAIN* Project Agreement that identifies the amount of funds granted, the terms and conditions of the grant, the effective date of the grant, the budget period for the award, the non-City share to be provided, and the total project period. It will also define other requirements such as the inclusion of diversity business enterprises in the development of the property and affordability restrictions.

Funds will be disbursed on a reimbursement basis. In some cases, the City of Chattanooga may pay vendors on behalf of the grantee for eligible activities.

4.1 PROGRAM REVIEWS AND REPORTING

Grant recipients are subject to periodic performance reviews of program processes and outcomes as well as budget expenditures. At a minimum, grantees will be monitored annually for adherence to client income restrictions, rent restrictions and property standards during the period of affordability. Grant recipients will submit a final report 45 days after the project end date in order to properly inform City officials of the return on investment of funded programs.

Written reports documenting progress must be provided to the City of Chattanooga Department of Neighborhood Services and Community Development on a regular basis during construction (if any). Tenant information must be provided as well during the period of affordability. The period of affordability ranges from five to 20 years based on the amount and use of funding (see 1.8).

With respect to service delivery, programs are expected to track and report resident outcomes defined in the Project Agreement.

The applicant shall state his/her compliance with all applicable rules and regulations of Federal, State and Local governing entities and that they are not excluded from Federal procurement programs. The applicant must state his compliance with terms of this Request for Proposal (see attachments).

4.2 LICENSING AND BUSINESS REQUIREMENTS

Grantees are responsible for complying with all licensing requirements and associated business regulations whether Local, State or Federal. It is the responsibility of the project manager to determine the applicability of any rule, regulation or other requirement.

4.3 EQUAL EMPLOYMENT OPPORTUNITY

Grantees must affirm that they do not subscribe to any personnel policy which permits or allows for discrimination in the employment promotion, demotion, dismissal or laying off of any individual due to his/her race, creed, color, national origin, age or gender or physical handicap.

4.4 MINORITY, WOMEN & SMALL BUSINESS ENTERPRISE REQUIREMENTS

Grantees will make efforts to ensure that minority, women and small business enterprises, labor surplus area businesses, and individuals or firms located in or owned in substantial part by persons residing in the area of a Public Housing Agency project are used when possible. Such efforts shall include, but shall not be limited to:

- a. Placing qualified small, minority and women business enterprises on solicitation lists;
- b. Ensuring that small, minority and women business enterprises are solicited whenever they are potential sources;
- c. Dividing total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by small, minority and women business enterprises;
- d. Establishing delivery schedules, where the requirements of the contract permit, which encourage participation by small, minority and women business enterprises; and
- e. Using the services and assistance of the U.S. Small Business Administration, the Minority Business Development Agency of the U.S. Department of Commerce, and State and local governmental small business agencies.

4.5 DAVIS-BACON AND RELATED ACT REQUIREMENTS.

Grantees agree that projects involving the construction (rehab or new construction) of housing that includes 12 or more units assisted with HOME funds will adhere to Davis Bacon Act, Copeland Anti-Kickback Act (40 U.S.C. 276c), as amended, which requires all laborers and mechanics working on the project be paid not less than prevailing wage-rates as determined by the Secretary of Labor. By reason of the foregoing requirement, the Contract Work Hours and Safety Standards Act (40 U.S.C. 327 et seq.) also applies. These requirements apply to the rehabilitation of residential property only if the property contains eight or more units

Prior to the bid phase for the proposed units, successful applicants will contact the City of Chattanooga Department of Neighborhood Services and Community Development to obtain the most recent Davis Bacon Wage Determination for Hamilton County to be issued to contractors.

4.6 LEAD-BASED PAINT

Grantees must agree to comply with the Lead Based Paint Poisoning Prevention Act's prohibition against the use of lead-based paint in residential structures and to comply with 24 CFR 92.355 and 24 CFR 35 with regard to the notification of the hazards of lead-based paint poisoning and the elimination of lead-based paint hazards.

4.7 CONFLICTS PROHIBITED

No persons who exercise or have exercised any functions or responsibilities with respect to activities assisted with HOME funds or who are in a position to participate in a decision-making process or gain inside information with regard to these activities may obtain a financial interest or benefit from a HOME assisted activity, or have an interest in any contract, subcontract or agreement with respect thereto, or the proceeds thereunder, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter.

4.8 AFFIRMATIVE MARKETING

Housing projects of five or more units must be affirmatively marketed to all persons within the special needs groups. A project may not be filled exclusively through referrals from a single service agency. A good faith effort must be made to inform and solicit applications from members of the special needs group throughout the market area. The organization cannot limit the occupancy to their clients only.

4.9 ENVIRONMENTAL REVIEW

Prior to beginning an activity, an environmental review must be conducted by the City of Chattanooga Community Development staff.

4.10 PROJECT-BASED VOUCHERS

HOMEAGAIN funding recipients who request project-based vouchers will be subject to the terms and conditions that govern this form of rental assistance. **No project based vouchers are guaranteed.**

4.11 INCOME AND RENT LIMITS

HOMEAGAIN, like all HOME-assisted projects, must comply with the HUD published income and rent limits for the program. Under **HOMEAGAIN**, funds are generally expected to be used for projects that will serve households with incomes under the 60% income limits for the Chattanooga area listed below.

Please note: the rent limit includes the rent *and* utility costs for a unit. See the *Utility Allowance Table* in Part Five to determine the actual rent allowed for each unit in the event that the tenant is expected to pay all or some of the utility costs.

INCOME LIMITS								
	1 person	2 Person	3 person	4 person	5 person	6 person	7 person	8 person
30% Limits	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
Very Low Income	19,650	22,450	25,250	28,050	30,300	32,550	34,800	37,050
60% Limits	23,850	26,940	30,300	33,660	36,360	39,060	41,760	44,460
Low Income	31,450	35,900	40,400	44,900	48,500	52,100	55,700	59,250

RENT LIMITS							
	Efficiency	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
*Low HOME Rent Limit	491	526	631	729	813	898	981
**High HOME Rent Limit	535	565	666	820	964	1,084	1,170

***Per HOMEAGAIN requirements, please use the low HOME rent when calculating income for 20% of the units when there are five or more units in a project**

****Per HOMEAGAIN requirements, please use the High HOME rent for all units when calculating income for projects with four units or fewer.**

PART FIVE: APPLICATION PRO FORMA

5.0 PRO FORMA

Please complete and submit the information required in this pro forma with your **HOMEAGAIN** application.

If the proposed project consists of scattered site rental housing, this form must be completed for each unit.

A project may include more than one site only if the sites are within a four block area of each other.

PART I: PROJECT INFORMATION

A. PROJECT NAME: _____

Project Address _____

City _____ State _____ Zip Code _____

Project Owner _____

B. PROJECT DETAILS

1. Type of Project

- _____ Multifamily Rental Residential
- _____ Single Room Occupancy Housing
- _____ Elderly Housing
- _____ Single Family Dwelling
- _____ Congregate Care Facility
- _____ Group Home

2. Type of Activity

- _____ New Construction
- _____ Acquisition
- _____ Acquisition/Rehabilitation
- _____ Rehabilitation only

3. _____ Total number of units

_____ Number of HOME-assisted units

4. Are or will all low-income units be of a least equal comparability in terms of construction quality and amenities when compared to non-HOME assisted units of the project? YES NO

C. SITE INFORMATION

1. Is the site currently under control of the applicant? YES NO

If YES, control is in the form of: Deed Option

Sales Contract

Expiration date of contract or option: _____

2. Is site properly zoned for the development? YES NO

If NO, is site currently in the process of re-zoning? YES NO

When is the zoning issue to be resolved? _____(month/year)

3. Are all necessary utilities presently available at the site? YES

NO

If NO, which utilities need to be brought to the site? _____

D. RELOCATION INFORMATION

Does this project propose any relocation of tenants? YES NO

If YES, STOP. You must notify the City of Chattanooga **PRIOR to submitting this application.**

PART II: PROJECT COSTS/INCOME & EXPENSES/DEBT CALCULATIONS

A. DEVELOPMENT COSTS	HOME COSTS	TOTAL COSTS
1. To Purchase Land & Buildings	\$ _____	\$ _____
2. Site Work	\$ _____	\$ _____
3. Rehabilitation & New Construction		
New Building Hard Costs	\$ _____	\$ _____
Rehabilitation Hard Costs	\$ _____	\$ _____
Contractor Overhead	\$ _____	\$ _____
Contractor Profit	\$ _____	\$ _____
4. Contingency		
Construction Contingency	\$ <u>xxxxx</u> _____	\$ _____
5.* Architectural & Engineering Fees		
Architect Fee-Design	\$ _____	\$ _____

Architect Fee-Supervision	\$ _____	\$ _____
6.* Interim Costs		
Construction Insurance	\$ _xxxxx_____	\$ _____
Construction Interest	\$ _xxxxx_____	\$ _____
Construction Loan Origin	\$ _____	\$ _____
Construction Loan Credit Enhancement	\$ _____	\$ _____
Taxes	\$ _____	\$ _____
7.* Financing Fees and Expenses		
Bond Premium	\$ _____	\$ _____
Credit Report	\$ _____	\$ _____
Permanent Loan Origin fee	\$ _____	\$ _____
Perm Loan Credit Enhance	\$ _____	\$ _____
Cost of Issue/Underwriter	\$ _____	\$ _____
Title and Recording	\$ _____	\$ _____
Counsel's Fee	\$ _____	\$ _____
8.* Soft Costs		
Property Appraisal	\$ _____	\$ _____
Market Study	\$ _____	\$ _____
Environmental Study	\$ _xxxxx_____	\$ _____
Rent-Up	\$ _xxxxx_____	\$ _____
Relocation Costs	\$ _____	\$ _____
Affirmative Marketing Activities	\$ _xxxxx_____	\$ _____
9. Initial Operating Reserves	\$ _xxxxx_____	\$ _____
10. TOTAL DEVELOPMENT COSTS	\$ _____	\$ _____

**If the total of project costs from Sections A5, A6, A7 and A8 exceed 12% of Total Development Costs (A10), you must provide written justification. If project consists of twelve (12) or more units the Davis-Bacon Act, the Contract Work Hours, and Safety Standards Act and the Copeland (Anti-Kickback) Act apply. Please take this into consideration when developing project costs.*

B. PROPERTY INCOME CALCULATIONS

If charging less than allowable net rents, you must attach a written justification. See page 25 for HOME rents and utility calculations.

- 1. 0 Bedroom _____ # units x _____ monthly **HOME** rent \$ _____
- 2. 1 Bedroom _____ # units x _____ monthly **HOME** rent \$ _____
- 3. 2 Bedroom _____ # units x _____ monthly **HOME** rent \$ _____
- 4. 3 Bedroom _____ # units x _____ monthly **HOME** rent \$ _____
- 5. 4 Bedroom _____ # units x _____ monthly **HOME** rent \$ _____
- 6. 5 Bedroom _____ # units x _____ monthly **HOME** rent \$ _____
- 7. 6 Bedroom _____ # units x _____ monthly **HOME** rent \$ _____

- 8. Total monthly income (B1 + B2 + B3 + B4 + B5 + B6 + B7) \$ _____
- 9. Less vacancy allowance _____% (5%-10%) \$ _____

If the estimated vacancy allowance exceeds 10%, attach a written justification.

- 10. Other income (List) _____ \$ _____
- 11. Net monthly income (B8 - B9 + B10) \$ _____
- 12. **Total annual project income (B11 x 12)** \$ _____

C. PROJECT OPERATING EXPENSES

- 1. Management \$ _____
- 2. Utility \$ _____
- 3. Water/Sewer \$ _____
- 4. Trash Removal \$ _____
- 5. Payroll/Payroll Taxes \$ _____
- 6. Insurance \$ _____
- 7. Real Estate Taxes \$ _____
- 8. Maintenance \$ _____
- 9. Compliance Reporting \$ _____
- 10. Other \$ _____
- 11. **Total Annual Operating Expenses** \$ _____

D. ANNUAL REPLACEMENT RESERVES FOR UNITS \$ _____

E. TOTAL AVAILABLE FOR DEBT SERVICE

- 1. Annual Project Income (B12) \$ _____
- 2. Less Annual Operating Expenses (C11) \$ _____
- 3. Less Annual Replacement Reserves (D) \$ _____
- 4. **Total available for debt service (E1 - E2 - E3)** \$ _____

F. DEBT PROJECT WILL SUPPORT

- 1. Total available for debt service (E4) \$ _____
- 2. Debt Service Coverage Ratio **Required from Lender** _____ %
(Percentage of net income from the project the lender will consider available to pay debt)
- 3. Actual Amount Available for Debt Service \$ _____
(Total available for debt service divided by debt service ratio)
- 4. Specifics of Debt
 - a. Interest Rate _____ %
If the interest rate exceeds 10%, your lender must attach a written justification.
 - b. Amortization Term _____ Years
If the amortization term is less than 15 years, your lender must attach written justification.
- 4. Debt project will support \$ _____

PART III. FEASIBILITY SUMMARY

A. Total Development Costs (Part II: A10) \$ _____

B. Total Funding Sources

- 1. Debt Project will Support (Part II: F4) \$ _____
- 2. Owner's Equity Contribution \$ _____
- 3. Owner's Cash Contribution \$ _____
- 4. Other Grants (list on a separate sheet) \$ _____
- 5. **Total Funding Committed to Project** \$ _____

C. The Gap

- 1. Total Development Costs less Total Funding (Part III: A – Part III: B5)

\$ _____

2. HOME funds requested \$ _____

The undersigned hereby certifies that the information set forth in this form, and in any attachment in support thereof, is true, correct and complete. If additional sources of federal funds become available, The City will be notified immediately. The undersigned also certifies that they are aware that providing false information can subject the individual signing to criminal sanctions up to and including a Class B Felony.

APPLICANT ORGANIZATION: _____

BY: _____

DATE: _____

PRINT NAME: _____

5.1 Worksheets and reference materials for the Proforma:

MAXIMUM HOME SUBSIDY

Maximum HOME subsidy possible:

0 BR	\$50,333	x	_____	units	=	\$ _____
1 BR	\$57,697	x	_____	units	=	\$ _____
2 BR	\$70,160	x	_____	units	=	\$ _____
3 BR	\$90,764	x	_____	units	=	\$ _____
4 BR	\$99,632	x	_____	units	=	\$ _____

Total HOME subsidy allowed \$ _____

Total HOME subsidy requested \$ _____

MONTHLY UTILITY ALLOWANCE CALCULATIONS

UTILITY TYPE	ALLOWANCE AMOUNT				
	0 BR	1 BR	2 BR	3 BR	4 BR
Heating					
Air Conditioning					
Cooking					
Lighting					
Water					
Sewer					
Trash					
TOTAL ALLOWANCE					

(If utilities are paid by tenants)(See attachment B Utility Allowances)

SOURCE OF UTILITY AMOUNTS: Local PHA (Attachment U1)

Other (provide justification) _____

MAXIMUM HOME RENTS

RENT	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Low HOME Rent	491	526	631	729	813	898	981
High HOME Rent	535	565	666	820	964	1084	1170
Utility Allowance (UA)							
Net High HOME Rent (High Rent less UA)							
Net Low HOME Rent (Low Rent less UA)							

***Per *HOMEAGAIN* requirements, please use the low HOME rent when calculating income for 20% of the units when there are five or more units in a project**

****Per *HOMEAGAIN* requirements, please use the High HOME rent for all units when calculating income for projects with four units or fewer.**

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT			DATE: 1-13-09					
SECTION 8: ALLOWANCES FOR TENANT-FURNISHED UTILITIES AND OTHER SERVICES								
AREA: Chattanooga Housing Authority			UNIT TYPE: Detached Homes - Single Family (stand alone)					
UTILITY OR SERVICE	2.5 Bedrooms		Monthly Dollar Allowances					
	Monthly Amounts		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
	ccf, kWh,gals	(\$)						
Heating:								
a. Propane Gas	41	\$ 110.46	\$ 55	\$ 77	\$ 99	\$ 122	\$ 155	\$ 177
b. Oil # 2	26	59.80	30	42	54	66	84	96
c. Kerosene Oil	30	NA	NA	NA	NA	NA	NA	NA
d. Natural Gas	38	45.00	23	32	41	50	63	72
e. Elec Heat Pump	411	37.17	19	26	33	41	52	59
f. Elec Resistance	843	77.83	39	54	70	86	109	125
Air Conditioning:	138	12.83	6	9	12	14	18	21
Cooking:								
a. Propane Gas	9	24.39	12	17	22	27	34	39
b. Oil # 2	6	13.80	7	10	12	15	19	22
c. Kerosene Oil	7	NA	NA	NA	NA	NA	NA	NA
d. Natural Gas	8	9.00	5	6	8	10	13	14
e. Electric	110	10.08	5	7	9	11	14	16
Other Electric:								
Lights, Ref, etc.	300	35.00	18	25	32	39	49	56
Water Heating:								
a. Propane Gas	23	62.33	31	44	56	69	87	100
b. Oil # 2	15	34.50	17	24	31	38	48	55
c. Kerosene Oil	17	NA	NA	NA	NA	NA	NA	NA
d. Natural Gas	21	36.58	18	26	33	40	51	59
e. Electric	340	31.42	16	22	28	35	44	50
Water - East Side (Gallons)	8000		21	30	37	43	49	55
Water - TN American	8000		12	21	30	37	43	50
Water - Savannah Valley	8000		21	33	43	51	60	68
Water - Soddy Daisy	8000		23	30	36	40	45	50
Water - Hixon Utility Dist	8000		10	10	12	14	17	20
Sewer - City of Chattanooga (Gal)	8000*		15	27	36	44	52	60
Sewer - Hamilton County	8000*		14	24	33	41	48	56
Sewer - Soddy Daisy	8000*		14	24	33	41	48	56
Garbage Collection (Furnished at no charge)		NA	NA	NA	NA	NA	NA	NA
Range/Microwave (if Tenant Owned)		3.00	3	3	3	3	3	3
Refrigerator (if Tenant Owned)		4.00	4	4	4	4	4	4

* 8000 gallons = 10.7 ccf (ccf = 100 cubic feet)

ACTUAL FAMILY ALLOWANCES (To be used by family to compute allowance. Complete below for actual unit rented.)		UTILITY OR SERVICE	PER MONTH COST
NAME OF FAMILY:	Heating		\$
	Air Conditioning		\$
	Cooking		\$
ADDRESS OF UNIT:	Other Electric		\$
	Water Heating		\$
	Water		\$
	Sewer		\$
	Garbage Collection		\$
	Range/Microwave (if Tenant Owned)		\$
	Refrigerator (if Tenant Owned)		\$
	Other (Specify)		\$
NUMBER OF BEDROOMS:	TOTAL		\$

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT			DATE: 1-13-09					
SECTION 8: ALLOWANCES FOR TENANT-FURNISHED UTILITIES AND OTHER SERVICES								
AREA: Chattanooga Housing Authority			UNIT TYPE: Mobile Homes					
UTILITY OR SERVICE	2.5 Bedrooms		Monthly Dollar Allowances					
	Monthly Amounts		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
	ccf, kWh,gals	(\$)						
Heating:								
a. Propane Gas	49	\$ 132.06	\$ 66	\$ 92	\$ 119	\$ 145	\$ 185	\$ 211
b. Oil # 2	31	71.30	36	50	64	78	100	114
c. Kerosene Oil	36	NA	NA	NA	NA	NA	NA	NA
d. Natural Gas	45	53.67	27	38	48	59	75	86
e. Elec Heat Pump	460	42.58	21	30	38	47	60	68
f. Elec Resistance	1,005	92.83	46	65	84	102	130	149
Air Conditioning:	177	16.33	8	11	15	18	23	26
Cooking:								
a. Propane Gas	9	24.39	12	17	22	27	34	39
b. Oil # 2	6	13.80	7	10	12	15	19	22
c. Kerosene Oil	7	NA	NA	NA	NA	NA	NA	NA
d. Natural Gas	8	9.00	5	6	8	10	13	14
e. Electric	110	10.08	5	7	9	11	14	16
Other Electric:								
Lights, Ref, etc.	300	35.00	18	25	32	39	49	56
Water Heating:								
a. Propane Gas	23	62.33	31	44	56	69	87	100
b. Oil # 2	15	34.50	17	24	31	38	48	55
c. Kerosene Oil	17	NA	NA	NA	NA	NA	NA	NA
d. Natural Gas	21	36.58	18	26	33	40	51	59
e. Electric	340	31.42	16	22	28	35	44	50
Water - East Side (Gallons)	8000		21	30	37	43	49	55
Water - TN American	8000		12	21	30	37	43	50
Water - Savannah Valley	8000		21	33	43	51	60	68
Water - Soddy Daisy	8000		23	30	36	40	45	50
Water - Hixon Utility Dist	8000		10	10	12	14	17	20
Sewer - City of Chattanooga (Gal)	8000*		15	27	36	44	52	60
Sewer - Hamilton County	8000*		14	24	33	41	48	56
Sewer - Soddy Daisy	8000*		14	24	33	41	48	56
Garbage Collection (Furnished at no charge)		NA	NA	NA	NA	NA	NA	NA
Range/Microwave (if Tenant Owned)		3.00	3	3	3	3	3	3
Refrigerator (if Tenant Owned)		4.00	4	4	4	4	4	4

* 8000 gallons = 10.7 ccf (ccf = 100 cubic feet)

ACTUAL FAMILY ALLOWANCES (To be used by family to compute allowance. Complete below for actual unit rented.)		PER MONTH COST
	UTILITY OR SERVICE	
NAME OF FAMILY:	Heating	\$
	Air Conditioning	\$
	Cooking	\$
ADDRESS OF UNIT:	Other Electric	\$
	Water Heating	\$
	Water	\$
	Sewer	\$
	Garbage Collection	\$
	Range/Microwave (if Tenant Owned)	\$
	Refrigerator (if Tenant Owned)	\$
	Other (Specify)	\$
NUMBER OF BEDROOMS:	TOTAL	\$

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT				DATE: 1-13-09				
SECTION 8: ALLOWANCES FOR TENANT-FURNISHED UTILITIES AND OTHER SERVICES								
AREA: Chattanooga Housing Authority			UNIT TYPE: Attached Homes, 2 or More Apts.; One-Level Bldg.					
UTILITY OR SERVICE	2.5 Bedrooms		Monthly Dollar Allowances					
	Monthly Amounts		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
	ccf, kWh,gals	(\$)						
Heating:								
a. Propane Gas	32	\$87.39	\$ 44	\$ 61	\$ 79	\$ 96	\$ 122	\$ 140
b. Oil # 2	20	46.00	23	32	41	51	64	74
c. Kerosene Oil	24	NA	NA	NA	NA	NA	NA	NA
d. Natural Gas	30	35.58	18	25	32	39	50	57
e. Elec Heat Pump	290	26.83	13	19	24	30	38	43
f. Elec Resistance	629	58.08	29	41	52	64	81	93
Air Conditioning:	126	11.75	6	8	11	13	16	19
Cooking:								
a. Propane Gas	9	24.39	12	17	22	27	34	39
b. Oil # 2	6	13.80	7	10	12	15	19	22
c. Kerosene Oil	7	NA	NA	NA	NA	NA	NA	NA
d. Natural Gas	8	9.00	5	6	8	10	13	14
e. Electric	110	10.08	5	7	9	11	14	16
Other Electric:								
Lights, Ref, etc.	300	35.00	18	25	32	39	49	56
Water Heating:								
a. Propane Gas	23	62.33	31	44	56	69	87	100
b. Oil # 2	15	34.50	17	24	31	38	48	55
c. Kerosene Oil	17	NA	NA	NA	NA	NA	NA	NA
d. Natural Gas	21	36.58	18	26	33	40	51	59
e. Electric	340	31.42	16	22	28	35	44	50
Water - East Side (Gallons)	8000		21	30	37	43	49	55
Water - TN American	8000		12	21	30	37	43	50
Water - Savannah Valley	8000		21	33	43	51	60	68
Water - Soddy Daisy	8000		23	30	36	40	45	50
Water - Hixon Utility Dist	8000		10	10	12	14	17	20
Sewer - City of Chattanooga (Gal)	8000*		15	27	36	44	52	60
Sewer - Hamilton County	8000*		14	24	33	41	48	56
Sewer - Soddy Daisy	8000*		14	24	33	41	48	56
Garbage Collection (Furnished at no charge)		NA	NA	NA	NA	NA	NA	NA
Range/Microwave (if Tenant Owned)		3.00	3	3	3	3	3	3
Refrigerator (if Tenant Owned)		4.00	4	4	4	4	4	4

* 8000 gallons = 10.7 ccf (ccf = 100 cubic feet)

ACTUAL FAMILY ALLOWANCES (To be used by family to compute allowance. Complete below for actual unit rented.)		PER MONTH COST
	UTILITY OR SERVICE	
NAME OF FAMILY:	Heating	\$
	Air Conditioning	\$
	Cooking	\$
ADDRESS OF UNIT:	Other Electric	\$
	Water Heating	\$
	Water	\$
	Sewer	\$
	Garbage Collection	\$
	Range/Microwave (if Tenant Owned)	\$
	Refrigerator (if Tenant Owned)	\$
	Other (Specify)	\$
NUMBER OF BEDROOMS:	TOTAL	\$

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT			DATE: 1-13-09						
SECTION 8: ALLOWANCES FOR TENANT-FURNISHED UTILITIES AND OTHER SERVICES									
AREA: Chattanooga Housing Authority			UNIT TYPE: Attached Homes, 2 or More Apts.; Multi-Level Bldg.						
UTILITY OR SERVICE	2.5 Bedrooms		Monthly Dollar Allowances						
	Monthly Amounts		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
	ccf, kWh,gals	(\$)							
Heating:									
a. Propane Gas	24	\$65.79	\$ 33	\$ 46	\$ 59	\$ 72	\$ 92	\$ 105	
b. Oil # 2	15	34.50	17	24	31	38	48	55	
c. Kerosene Oil	18	NA	NA	NA	NA	NA	NA	NA	
d. Natural Gas	22	26.75	13	19	24	29	37	43	
e. Elec Heat Pump	240	22.25	11	16	20	24	31	36	
f. Elec Resistance	533	49.17	25	34	44	54	69	79	
Air Conditioning:	120	11.17	6	8	10	12	16	18	
Cooking:									
a. Propane Gas	9	24.39	12	17	22	27	34	39	
b. Oil # 2	6	13.80	7	10	12	15	19	22	
c. Kerosene Oil	7	NA	NA	NA	NA	NA	NA	NA	
d. Natural Gas	8	9.00	5	6	8	10	13	14	
e. Electric	110	10.08	5	7	9	11	14	16	
Other Electric:									
Lights, Ref, etc.	300	35.00	18	25	32	39	49	56	
Water Heating:									
a. Propane Gas	23	62.33	31	44	56	69	87	100	
b. Oil # 2	15	34.50	17	24	31	38	48	55	
c. Kerosene Oil	17	NA	NA	NA	NA	NA	NA	NA	
d. Natural Gas	21	36.58	18	26	33	40	51	59	
e. Electric	340	31.42	16	22	28	35	44	50	
Water - East Side (Gallons)	8000		21	30	37	43	49	55	
Water - TN American	8000		12	21	30	37	43	50	
Water - Savannah Valley	8000		21	33	43	51	60	68	
Water - Soddy Daisy	8000		23	30	36	40	45	50	
Water - Hixon Utility Dist	8000		10	10	12	14	17	20	
Sewer - City of Chattanooga (Gal)	8000*		15	27	36	44	52	60	
Sewer - Hamilton County	8000*		14	24	33	41	48	56	
Sewer - Soddy Daisy	8000*		14	24	33	41	48	56	
Garbage Collection (Furnished at no charge)		NA	NA	NA	NA	NA	NA	NA	
Range/Microwave (if Tenant Owned)		3.00	3	3	3	3	3	3	
Refrigerator (if Tenant Owned)		4.00	4	4	4	4	4	4	

* 8000 gallons = 10.7 ccf (ccf = 100 cubic feet)

ACTUAL FAMILY ALLOWANCES (To be used by family to compute allowance. Complete below for actual unit rented.)		UTILITY OR SERVICE	PER MONTH COST
NAME OF FAMILY:	Heating		\$
	Air Conditioning		\$
	Cooking		\$
ADDRESS OF UNIT:	Other Electric		\$
	Water Heating		\$
	Water		\$
	Sewer		\$
	Garbage Collection		\$
	Range/Microwave (if Tenant Owned)		\$
	Refrigerator (if Tenant Owned)		\$
	Other (Specify)		\$
NUMBER OF BEDROOMS:	TOTAL		\$