



# Neighborhood Revitalization/Housing Scoring

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# Neighborhood Revitalization

- Applications should address:
  - Decent
  - Safe
  - Sanitary
- May correct deficient conditions caused by deferred maintenance & lack of other financial resources





# Neighborhood Revitalization

**Not designed for maintenance or housekeeping.**

**Homeowner responsible for maintaining home**



# **SCORING CRITERIA**

**STRATEGY**

**FEASABILITY**

**NEED**

**IMPACT**



**STRATEGY**

# Strategy Considerations

## How and why the project was chosen

- Provide a compelling narrative that describes the process used to choose the project – Including the required Citizen Participation process
- Use DCA 4 for this discussion
- DCA required concentration maps AND the Community Needs Assessment should be the basis for this discussion

# Strategy Considerations

- **Describe and document severity of problems**
- **Demonstrate needs in Narrative AND with Pictures**
- **Alternatives to Strategy**
  - **Especially true for Multi-Activity infrastructure activities**
- **Discuss other possible strategies and why the proposed strategy is best for problems described. Inclusion of cost of alternative strategies can demonstrate why the chosen strategy is the best.**

# Strategy Considerations

- Describe what steps the community has, or will take, to prevent reoccurrence of the described needs. Be specific
- Include copies of current ordinances and enforcement policies that govern community blight (e.g., Code Enforcement)
  - Include examples of actions taken and results
- Discuss other detrimental conditions to which the community is exposed, and efforts being taken to resolve these issues.



## **Strategy Considerations**

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**Discuss the financial commitments that the applicant has, or will make, to support and maintain continued area improvements**

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**Describe how CDBG funds will augment and support other efforts within the community to improve the “livability” of both the target area, as well as the community at large.**

# Strategy Considerations

## Marketing of Program....

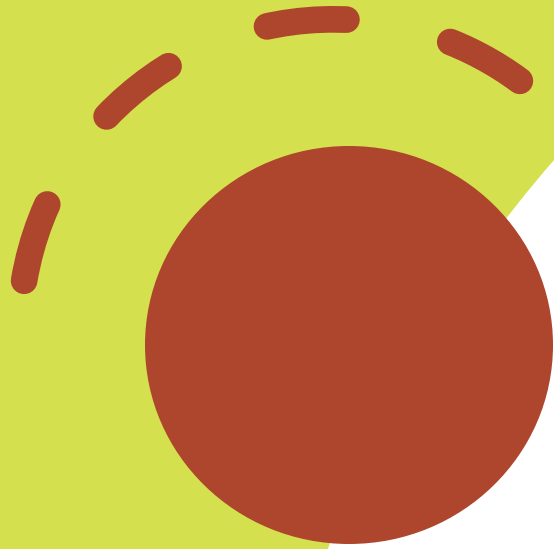
- Who has expressed interest in Program?
- How will community interest be generated?
- Are residents supportive of the program?
- Document Commitment from Owner Occupants and Investor Owners!
  - Resident letters
  - Written commitment of participation amounts

# Strategy Considerations

## Maps

- DCA Form 12 instructions spells out what is required on TA maps:
- In addition to the TA/Housing maps discussed earlier, the required concentration maps from DCA's website **MUST** be included.

***\*\*Request TA if you cannot access the DCA Mapping tools\*\****



# FEASIBILITY

# Feasibility Considerations

- **How and why the project was chosen – DCA 4**
- **Property Standards to be used**
- **Lead Based Paint (LBP) fully addressed**
- **Outside Funding Sources and Commitments**
- **Program operational Oversight / Experience**
- **Maps and Overview**
- **Selling Your Project**
- **Costs**

# Feasibility Considerations

## Minimum Property Standards

- **Realistic Local Minimum Property Standards – you determine what standards you want in your community.**
- **Code Violations and Incipient Violations.**
- **Priority should be given to Health, Safety, and ADA accommodation.**



# Feasibility Considerations

## Lead Based Paint (LBP)

- Lead hazard evaluation is *required* on any structure built before 1978
- Evaluation services must be performed by an inspector/risk assessor licensed and certified by the State of Georgia
- Lead hazard control work must be performed by certified contractors who have passed the EPA Renovation, Repair and Painting (RRP) rule safe work practice training.

# Feasibility Considerations

## Lead Based Paint (LBP)(cont'd)

- Be prepared to seek services outside your local area.
- Demonstrate understanding of LBP regulation requirements.
- Lead hazard control can be costly. Budget 25% of estimated rehab hard cost on ALL budget forms.

# Feasibility Considerations

## Funding, Partnerships, Other Resources

- Document ownership of EACH unit
- Provide reasonable justification for all costs, and the basis of those costs
- Obtain FIRM, SPECIFIC commitment letters from all partners. INCLUDING HOMEOWNERS
  - Commitments may be conditional on grant award and present income
- Ensure that the commitment letters are issued and signed by authorized individuals
- *Pledges of support without firm commitment letters will not be considered.*

# Feasibility Considerations

## Funding, Partnerships, Other Resources

- **Indicate how each will be applied, at what point will these funds be released**
- **Contractor pay schedule**
- **General Property Improvements (GPI) are not funded by CDBG**
- **Secure firm, convincing documentation of participation from investor-owners**

# Feasibility Considerations

## Schedules and Timetables

- Who will provide project oversight
- What are their credentials?
- Demonstrate capacity to undertake the project.
- Develop and show a schedule of start and completion dates. Indicate milestones and inspection points.

# Feasibility Considerations

## Contracting and Construction

### The Application must demonstrate understanding of the Rehab process

- Beneficiary eligibility
- “Work Write-Up” and “Scope of Work”.
  - Maximum value rehabilitation!!!!
  - MHU Rehab Limit of **\$20,000** – including owner match
- Qualifying contractors: establish guidelines and criteria.
- Bidding process and bid acceptance protocol.
- Contract negotiations.
- Change Orders protocol.
- Draw Request and approval process.



# Feasibility Considerations

## Maps and Photos

- **DCA Form 12 instructions spells out what is required for Concentration Maps of the ENTIRE COMMUNITY – not just the TA**
- **You MUST include the required concentration maps from DCA's website**
- **SDS map requirement must be met for HOUSING AND infrastructure projects (MA apps), if applicable**

# Feasibility Considerations

## Maps and Photos

***\*\*DCA Form 12 instructions spells out what is required on TA maps.***

- **Map should be in common scale**
- **Show details in the Target Area(s): ALL existing structures (unit map #'s), street names, schools, commercial, etc.**
- **Photographs must indicate Unit numbers**
- **Indicate occupancy status of all structures (e.g. Owner occupied, vacant, investor owner/rental, non-targeted structure, non-residential, etc.)**
- **Indicate type of construction (Stick built/modular or MHU)**
- **Indicate proposed Activity.**

# Feasibility Considerations

## Maps and Photos

**Indicate condition of all residential structures –THREE CLASSIFICATIONS**

- **Standard**
- **Substandard**
- **Dilapidated**

# Feasibility Considerations

## Maps and Photos

### **Indicate Occupancy**

- **Owner occupied**
- **Renter occupied (Investor owned)**
- **Vacant**

### **Indicate construction type**

- **Stick/Site built or Modular**
- **Manufactured Housing Unit (MHU)**

# Feasibility Considerations

## Maps and Photos

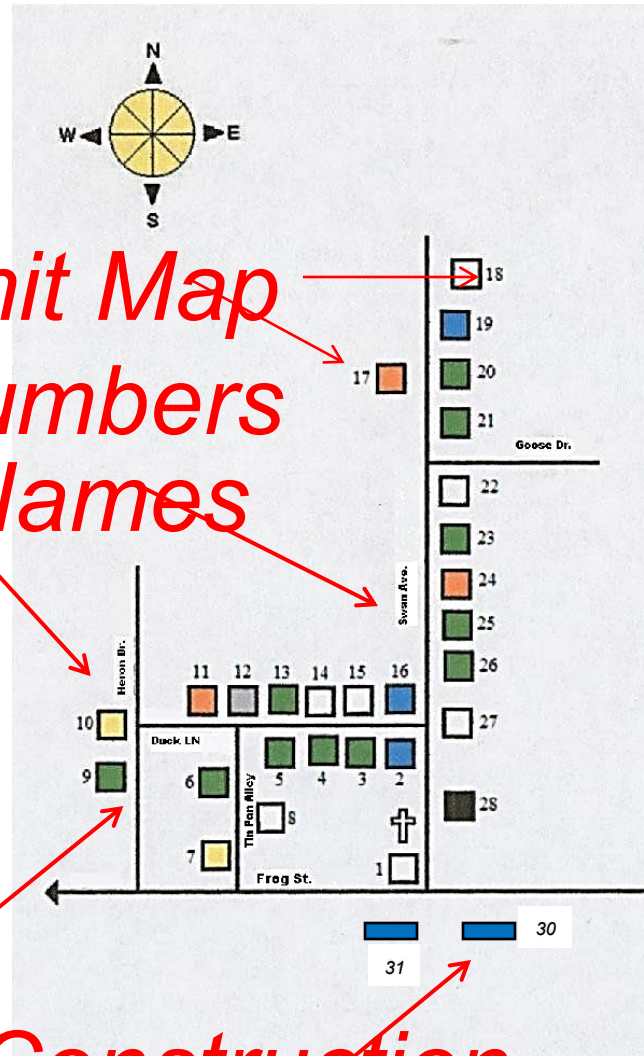
### Indicate Proposed Activity

- No activity – standard or otherwise explained - Unaddressed need will not get full points available
- Rehab
- Reconstruction
- Clearance

*INCLUDE FINANCIAL PLAN FORM (EXHIBIT H)*

Unit Map  
Numbers  
Street Names

Type of Construction



#### Project Activity Location

Total Persons.....54  
Minority Persons.....54  
Percent Minority.....10%

Total Persons.....54  
Low and Moderate Income Persons.....52  
Percent Low Moderate Income.....96.3%

Total Housing Units.....28  
Substandard Housing Units.....21  
Percent Substandard.....75%

	Deteriorated - Rehabilitation	Substandard
	Dilapidated - Reconstruction	
	Vacant Dilapidated - Acquisition and Clearance	
	Vacant Deteriorated - City Code Enforcement	
	Standard (No Action)	Substandard
	Vacant Deteriorated - For Sale (No Action)	
	Heir Property (No Action)	
	Church (No Action)	Substandard
	Stickbuilt	
	MHU	



# Feasibility Considerations

## Maps and Photos (cont.)

- **Photographs:**
  - **Show all 4 elevations**
  - **Interior and exterior photos should *clearly* represent condition of structure and problems described in narrative**
  - **Photos should illustrate problems that will be addressed in the scope of work/cost estimate**
  - **Photos should be captioned describing what the photo is illustrating**
  - **Be sure to include dilapidated vacant units, usually proposed for acquisition and clearance – if unsafe to enter, be sure to describe conditions in full, and document ownership and owner commitment**

# Feasibility Considerations

## Selling it to DCA

- Exactly *WHERE* the target area(s) is/are located in the community (map).
- Exactly *HOW* this project was chosen.
  - Describe process for choosing this TA (See mapping Req.)
- Exactly *WHAT* will this project achieve.
- Exactly *WHO* will the project impact.
- Exactly *HOW* you will successfully complete the project.

***BE SPECIFIC!***



# Feasibility Considerations

**Financing  
Technique(s)  
BE SPECIFIC**

**Deferred Payment Loans – discuss terms  
Leveraged Loans/Interest Buy Downs  
Who are your partners**

**Include  
participation  
formula**

**Know your community! Be realistic with  
participation formula – Get owner  
commitments in writing**

# Feasibility Considerations

- Documented confirmation of proposed resources and partners
- Compliance with Applicable Laws
  - Be Sure to address:
    - Sec 3
    - FHEO – AFFH Efforts
    - LEP
    - URA- Acquisition/Relocation/Displacement
    - NEPA- Historic Preservation (SHPO)

# **Feasibility Considerations**

- **Investor Owner Eligibility**
  - **Financing: 50%, DPL at full term (no forgiveness)**
  - **Rent Regulatory Agreement**
- **Timetable for proposed accomplishments**

# Feasibility Considerations

- **Unit by unit analysis of proposed activity**
  - **Include per unit cost estimate.**
    - **A Comprehensive Work Write-up for each unit**
- **Include description of proposed work needed with pictures illustrating problems (exterior and interior).**
- **Feasibility Test Forms – if applicable**
- **Complete “Financial Plan” Form (Appendix H)**





**NEEDS**

# Need Considerations

- **Document the severity of need.**
  - Photos of all problems described
  - Must support the budget for the proposed activity
- **Describe the effect the proposed project will have on the identified needs as well as the community as a whole.**
- **DCA 4 should describe the need for the chosen Target Area as well as the needs the project will address**

# Need Considerations

**Housing units compared by severity of need for:**

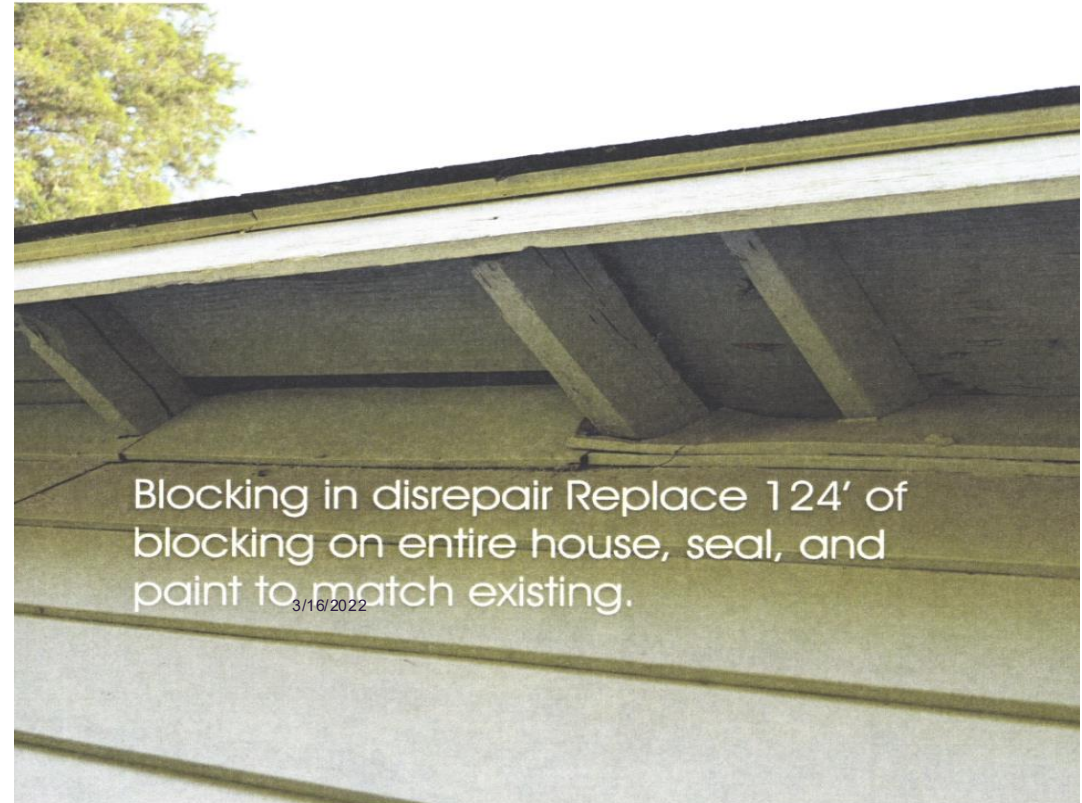
- **Roof/ceiling damage**
- **Exterior damage (including windows & doors)**
- **Structural/Floors damage**
- **Electrical**
- **Plumbing**
- **HVAC**

# Need Considerations

- **Include copy of qPublic.net report to document ownership**
  - **If occupant and owner name discrepancy, explain**
- **Reconstruction for owner-occupants only**
  - **If water/electricity has been disconnected for long period of time, the unit isn't occupied**

## Photo Example: A

- Describes the repairs that are needed
- Describes the repairs that will be completed
- Identifies the property address
- Date photo was taken



123 West Jones Ave. Yourtown, GA

**Photo Example: B**







**Left Front View  
Unit #10**

# **Documenting the NEED**

 CDBG Grant Application Video.mp4



**IMPACT**



# Impact Considerations

- **Describe the effect a successful project will have on the Target Area and entire community.**
- **100% of the described need must be addressed – with CDBG funds or with other resources – to gain maximum points**
- **Other resources/strategies to address needs unmet by CDBG funds must be identified and documented in detail**
- **Concentration of activity in as small a target area as funding will allow is the ideal, in order to achieve maximum impact in the chosen TA**

# Impact Considerations

- **Cost per person**
- **Percentage of need met**
  - **Larger target areas more difficult to meet 100% of need than smaller target areas**
  - **Phasing should be explained and justified in detail, not just a simple sentence**
  - **Explain how other units will be addressed**

# Impact Considerations

Example of a Smaller Target Area, concentrated impact



# Impact Considerations

**Example of a Larger Target Area,  
concentrated impact**



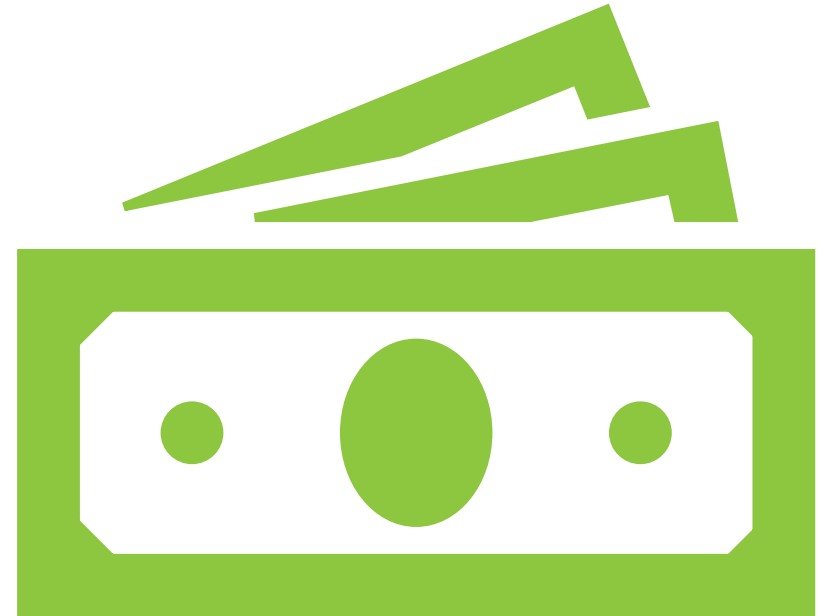
# SUCCESSFUL STRATEGIES

## Financial Participation

*Owner Participation as Fixed Percentage of Annual Income based on Income Level.*

### Examples:

- “Participants whose income is below 30% of AMI are required to pay X% of their annual income” .....
- “Participants whose income is between 30% and 50% of AMI are required to pay X% of their annual income” .....
- “Participants whose income is between 50% and 80% of AMI are required to pay X% of their income”



# **SUCCESSFUL STRATEGIES**

- **Mandatory Homebuyer Counseling for projects that propose Homebuyer Assistance**
- **Mandatory Homeowner Maintenance Counseling for Rehab & Reconstruction projects**
- **Credit Counseling (must be documented)**
- **Employment training**
- **Holistic approach to neighborhood revitalization**
- **Address issues and concerns along with housing/infrastructure problems**
- **Discuss how identified problems not addressed with CDBG funds will be addressed – document efforts by other partners or the local government**

# Problems with previous applications

- **100% grants/DPLs.**
- **Proposed Unit Deficiencies not adequately described.**
- **Per Unit cost estimates not included or too high.**
- **Flat Participation amounts for all Participants regardless of income level.**
- **Failure to present clear financial plan and Owner Participation formula AND written commitment from owners**



# Problems with previous Applications

- **Rental Properties proposed without convincing commitment to participate by Landlord.**
- **Lack of consistency throughout application.**
  - **Numbers do not add up or differ from one section to another.**
  - **Numbers on DCA 8 does not reconcile with numbers projected in DCA 5.**
- **Failure to describe who will play key roles in program administration.**
- **Failure to address Lead Hazard Control.**

# DON'T FORGET

## Provide

If rehab of vacant units is proposed, provide plausible explanation – and need for this activity

## Provide

Provide clear and understandable Owner participation formula – that cover ALL circumstances (even if there are no TA families currently in a particular L/M Income Range)

## Provide

Provide written commitment of funds from owners

## Address

Address all described needs

**DON'T FORGET**

**Include House by House Analysis:**

**Units keyed to map**

**Provide CLEAR photos along with description of needed repairs (Exterior & Interior)**

**Cost Estimate by Unit**

**List of Deficiencies**

**Feasibility Test Forms (for Reconstruction)**

# LASTLY.....

***If you have questions or concerns, discuss potential project with DCA staff:***

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# Thanks!

Any questions?