

Community HOME Investment Program (CHIP) 2018 Grant Application Webinar



September 14, 2017

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Agenda



- What is CHIP?
- Who can apply
- How to apply
- How much funding is available
- How the program works
- How the applications will be scored

Georgia Department of Community Affairs (DCA)



- 65 Programs
- 400+ Employees
- \$270 million in Federal and State Funds
- Services:
 - Affordable Housing
 - Community Development
 - Economic Development
 - Planning

DCA Affordable Housing Activities



- ❑ Federal and State funding for:
 - ❑ Multifamily Rental Development
 - ❑ Single Family Homeownership Development
 - ❑ Single Family Home Repairs
 - ❑ Housing Counseling
 - ❑ Down Payment Assistance
 - ❑ Rental Assistance
 - ❑ Homeless Shelter & Services
- CHIP

Community HOME Investment Program (CHIP)



- HUD HOME Investment Partnership Program
- Federally Funded = Federal Requirements

- \$15M total to Georgia
 - 4-6M to CHIP Grantees
 - 10-15 Grants/Year

DCA's Goal for CHIP Funds



To locate funds in communities with:

- ❑ The highest capacity to undertake the work
- ❑ Clear housing needs
- ❑ Clear housing plans

CHIP Activities



Home Repairs of Owner-Occupied Homes

Home Construction (new/reconstruction) for Sale to Eligible Homebuyers

Funding Amounts



- \$300,000 for housing rehab only grants
- \$600,000 for housing construction (new/reconstruction) for sale grants
- \$600,000 for combined housing rehab and construction for sale grants
- Plus 2% Admin per grant (\$6,000 for \$300,000 and \$12,000 for \$600,000)

Application Process



- Review Application Manual
- Deadline: December 1, 2017
- Application Materials Online
- Submit by Email
- Application fee of \$250 by Mail

Eligible Applicants



- Not a Direct Benefit Program
- Grant Applicants:
 - City and County Governments **including PJs**
 - Nonprofits
 - Public Housing Authorities

Ineligible Applicants



- Applicants that are current grantees with **more than 50% in unspent funds by Dec 1, 2017** will not be eligible to apply

Two Funding Pools



- 30 % to grantees within Participating Jurisdictions
 - Approximate 2-5 grants (\$1.5 M)
- 70 % to grantees within Non-Participating Jurisdictions
 - Approximately 5-11 grants (\$3.5M)

Participating Jurisdictions in Georgia



Albany

Columbus-Muscogee Co.

Athens-Clarke County

DeKalb County

Atlanta

Fulton County

Augusta-Richmond Co.

Gwinnett County

Clayton County

Macon

Cobb County

Savannah

PJs must provide 50% cash match

Questions?

Housing Rehabilitation Program



- ❑ Estimated funds per house:
 - ❑ Up to \$50,000 per home for repairs (to code), lead testing and abatement
 - ❑ \$3,000/home in project delivery costs for the grantee
 - ❑ 2% in admin costs per home
- ❑ Funds provided to homeowner as a 0% interest 5-year forgivable loan

Housing Rehabilitation Program



- ❑ Review the CHIP Administration Manual
- ❑ Grantees are responsible for:
 - ❑ Qualifying homeowners
 - ❑ Qualifying and overseeing contractors
 - ❑ Inspections and work write ups
 - ❑ Lead Testing
 - ❑ Environmental Reviews
 - ❑ Processing loan documents and deeds

Single Family Development Grants



- ❑ Housing Construction (New/Reconstruction) for Sale to Eligible Homebuyers
 - ❑ No set limit for construction costs
 - ❑ \$5,000/home in project delivery costs for the grantee
 - ❑ 15% or \$20,000 for developer fee
 - ❑ \$14,999 homebuyer subsidy: Homebuyer signs affordability period lien for up to 15 years

Grantees reuse the program income for more affordable housing activities

Single Family Development Grants



- Market Analysis
- Site control: ownership, long-term lease or an option to buy the land
- Project ready
 - Plans, Specs, Photos
 - Cost Estimates
 - Historic Preservation Clearance

Homes must be sold within 9 months of construction completion

Single Family Development Grants



- ▣ Grantees are responsible for:
 - ▣ Procuring a Developer
 - ▣ Building/Renovating the Homes
 - ▣ Qualifying Homebuyers
 - ▣ Pre Purchase Housing Counseling
 - ▣ Selling the Home and Filing the Affordability Period Lien

Questions?

Scoring: 100 Points Total



- Capacity: 50 pts
- Need: 20 pts
- Planning 20 pts
- Leveraged Resources: 10 pts

Scoring: Capacity and Project Readiness



□ Capacity

- Applicant experience successfully managing rehabilitation and/or new construction projects
- Staff and/or grant administrator's years of experience

□ Project Readiness

- Qualified Staff/Consultants
- Site control and plans for homes for sale

Scoring: Need

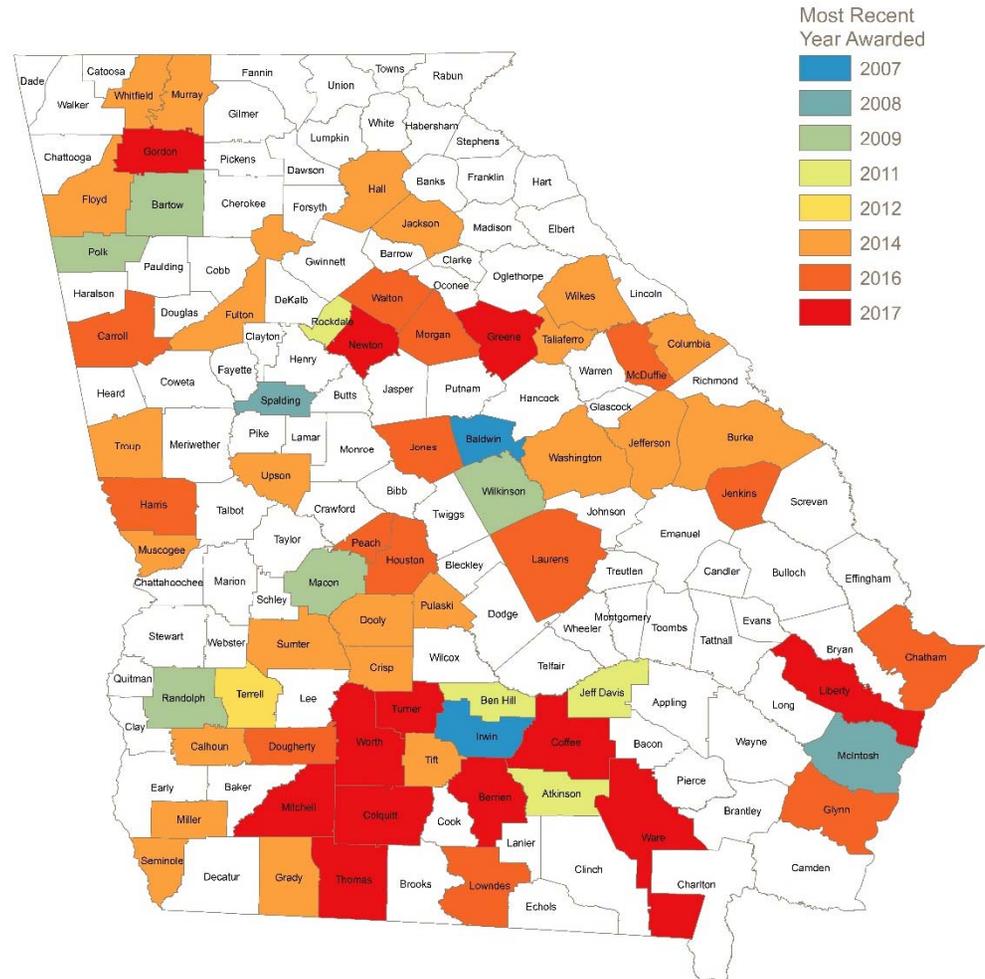


- ❑ Federally Designated Disaster Area
 - ❑ Will be updated to include Hurricane Irma counties
- ❑ Poverty rate:
 - ❑ Higher poverty rates = more points for housing rehabilitation
 - ❑ Lower poverty rates = more points for building/renovating house for sale

Scoring: Need

CHIP Grant Awards 2007-2017

Applicants that have not received funds in 3, 5, or 10+ years will receive points



Scoring: Need



Housing Rehabilitation

Narrative & pictures of existing homes in the target area

New Construction/Rehabilitation for Sale

Market demand for affordable housing

Scoring: Planning



- Participation in GICH Program
 - Georgia Initiative for Community Housing (GICH)
- Affordable Housing Plan: 5 criteria
 - Local government adoption of plan
 - Public input
 - Less than 4 years old
 - Target area included in plan
 - Grant goals included in plan
- For PJs DCA Invested \$ in target area

Scoring: Leveraged Resources



- Points for match provided
- Cash or In-Kind Sources:
 - cash from other grants, land values, donated services, waived permit fees, etc.

Questions?

Contact Information



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CHIP Website:

<https://www.dca.ga.gov/housing/housingdevelopment/programs/homeinvestment.asp>



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