

Community HOME Investment Program (CHIP) 2020 Grant Application Webinar



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DCA CHIP Application Webinar

Purpose:

Overview of the CHIP Program

The 2020 Application:

- ❑ Changes from 2019 Application
- ❑ Overview of Application
- ❑ Scoring Criteria
- ❑ Submission Instructions

How to ask questions during the webinar

Georgia Department of Community Affairs

- 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 Home Development
 - Single Family Home Repairs
 - Housing Counseling
 - Down Payment Assistance
 - Rental Assistance
 - Homeless Shelter & Services
- } CHIP

What is CHIP?

Community HOME Investment Program

- ❑ Funded with Federal HUD HOME funds
- ❑ Homeowners/buyers must make less than 80% AMI
- ❑ Not a direct beneficiary program
- ❑ Average 10-15 grants/year
- ❑ \$3-7 million statewide annually
- ❑ Since 2009: 161 grants & \$55 million total

2019 Awardees: \$6,859,151

22 Total Grantees:

14 Cities

3 Counties

3 Nonprofits

2 PHAs

140 Total Households to be Assisted:

120 Owner-Occupied Rehabs

20 New Homes to be Built for Homeowners

Average cost of \$48,994 per household

New Construction Grants

\$600,000

Coastal Empire Habitat for Humanity, Inc.

Griffin Housing Authority

LaGrange, City of

McDuffie County

Owner-Occupied Housing Rehab Grants

\$300,000

Americus, City of

Arlington, City of

Camilla, City of

Cochran, City of

Donalsonville, City of

Dublin, City of

Fort Valley, City of

Greensboro, City of

Hall County

Hands on Washington

Jones County

Millen, City of

NeighborWorks Columbus

Perry, City of

Sylvester Housing Authority

Thomasville, City of

Trion, Town of

Vienna, City of

Owner–Occupied Housing Rehabilitation



Before

Home rehabilitated in Sylvester by Southwest Georgia Regional Commission

\$300,000 for owner-occupied housing rehabilitation/reconstruction



After

Single-Family Housing Development



\$600,000 for New Construction/Rehab of Homes for Eligible Homebuyers

Before

Rusher Street
Neighborhood in
Washington



After

DCA's Goal for CHIP Funds

To locate funds in communities with:

- High **Capacity** to Carry Out Activity
- Justified **Need** for Housing Activity
- Good Redevelopment **Planning**

Goals for 2020:

- Award \$3 million in HOME funds to:
 - 4 awards for owner occupied housing rehab activities
 - 3 awards for new construction of single-family homes

Questions?

2020 Application

Application information at DCA CHIP website:

<https://dca.ga.gov/node/5965>

Update to be released **September 19, 2019** after webinar

Application released: **September 4, 2019**

Applications due: **Friday, January 31, 2020**

Tip: Read the [CHIP Administration Manual](#)

2020 Application – Changes from 2019

1. Procurement required for grant writers
2. HUD-certified housing counselors for homebuyer activities required by Aug 2020
3. Conditional contracts with required benchmarks in first twelve-months

Eligible Applicants

Eligible Applicants:

- ❑ City and County Governments NOT PJs
- ❑ Public Housing Authorities
- ❑ Nonprofits with 501(c)(3) or (c)(4) designation

Ineligible Applicants:

- ❑ Current grantees with +50% in unspent funds by January 31, 2020
- ❑ City and County HOME Participating Jurisdictions

Ineligible Participating Jurisdictions



Albany

Athens

Atlanta

Augusta

Canton

Columbus

Macon

Marietta

Roswell

Savannah

Clarke County

Clayton County

Cherokee County

Cobb County

DeKalb County

Fulton County

Gwinnett County

Muscogee County

Richmond County

Owner-Occupied Housing Rehabilitation

\$300,000 for housing rehab grants

- ❑ Up to \$50,000 per home for repairs (to code), lead testing and abatement
- ❑ \$4,000/home in project delivery costs for the grantee

Funds provided to homeowner as a 0% interest 5-year forgivable loan

Single Family Development Grants

\$600,000 for housing construction

- ❑ 5% per home in project delivery costs to grantee
- ❑ 15% or up to \$20,000 for developer fee
- ❑ \$14,999 homebuyer subsidy secured with 5 yr lien

Grantees “recycle” sales proceeds into more affordable housing activities

Homes must be sold within 9 months of construction completion

Questions?

Application Format

Two Application Forms:

1. Owner-Occupied Housing Rehabilitation
2. Single-Family Home Construction for Homeownership

Applicants **may apply for both** but **only one will be selected**

Submit the application form and attachments **by email**

Application Scoring

Capacity: 35 pts

Need: 20 pts

Planning: 15 pts

Match: 10 pts

Total: 80 pts

Application Self Score

Applicant Name:

Application Sections	Owner-Occupied Rehabilitation	Applicant Self Score	Housing Development	Applicant Self Score
Score Summary				
Leveraged Funds (plus up to 3 bonus points)	10		10	
Capacity	35		35	
Need	20		20	
Planning	15		15	
Total	80		80	
Leveraged Funds				
10-19% match	2		2	
20-29% match	4		4	
30-39% match	6		6	
40-49% match	8		8	
50+% match	10		10	
Bonus points: Rank by number of proposed units rehabilitated or built as a result of leveraged funds				
Applicant with the highest number of units	3		3	
Applicant with the second highest number of units	2		2	
Applicant with the third highest number of units	1		1	
Subtotal	10 + 3 bonus		10 + 3 bonus	
Capacity and Readiness to Proceed				
Grantee Experience				
Full credit if narrative shows that the projects were on time, on budget, and met performance objectives	18		18	
Has managed CHIP in the past or is a current grant recipient in good standing	2		2	
Subtotal	20		20	
Grant Administrator Experience				
No experience managing CHIP but experience managing housing construction:				
1-2 years	2		2	
3-5 years	4		4	
Over 5 years	6		6	
Experience managing CHIP:				
1-2 years	6		6	
3-5 years	8		8	

Application: Section 1 General Info



- A. Contact Info
- B. Proposed Activity
- C. Proposed Budget

Tips:

List appropriate contact people for questions

Email DCA for grant administrator recommendations

Section 2: Capacity

A. Project Experience

- Grantee's experience with grant activity
- Attach narrative
- Full **20 pts** for projects on time, on budget, and met performance objectives

B. Staff Experience

- Grant administrators must be procured (unless staff or Regional Commission staff)
- Attach narrative, resumes, and procurement process
- Up to **10 pts** for **over 5 yrs CHIP experience** or
Up to **6 pts** for over **5 yrs** for **other housing grant admin experience**
- **5 pts** for **\$0 balances in 2016 & 2017 CHIP grants by 1/31/20**
Note: clear remaining unspent balances for completed grants

Section 3: Need

A. Target Area

Attach narrative and map

B. Geographic Priority

- Underfunded area: No CHIP in previous years (up to 3 pts)

See Appendix A

- Federally declared disaster area (FEMA Individual Assistance)

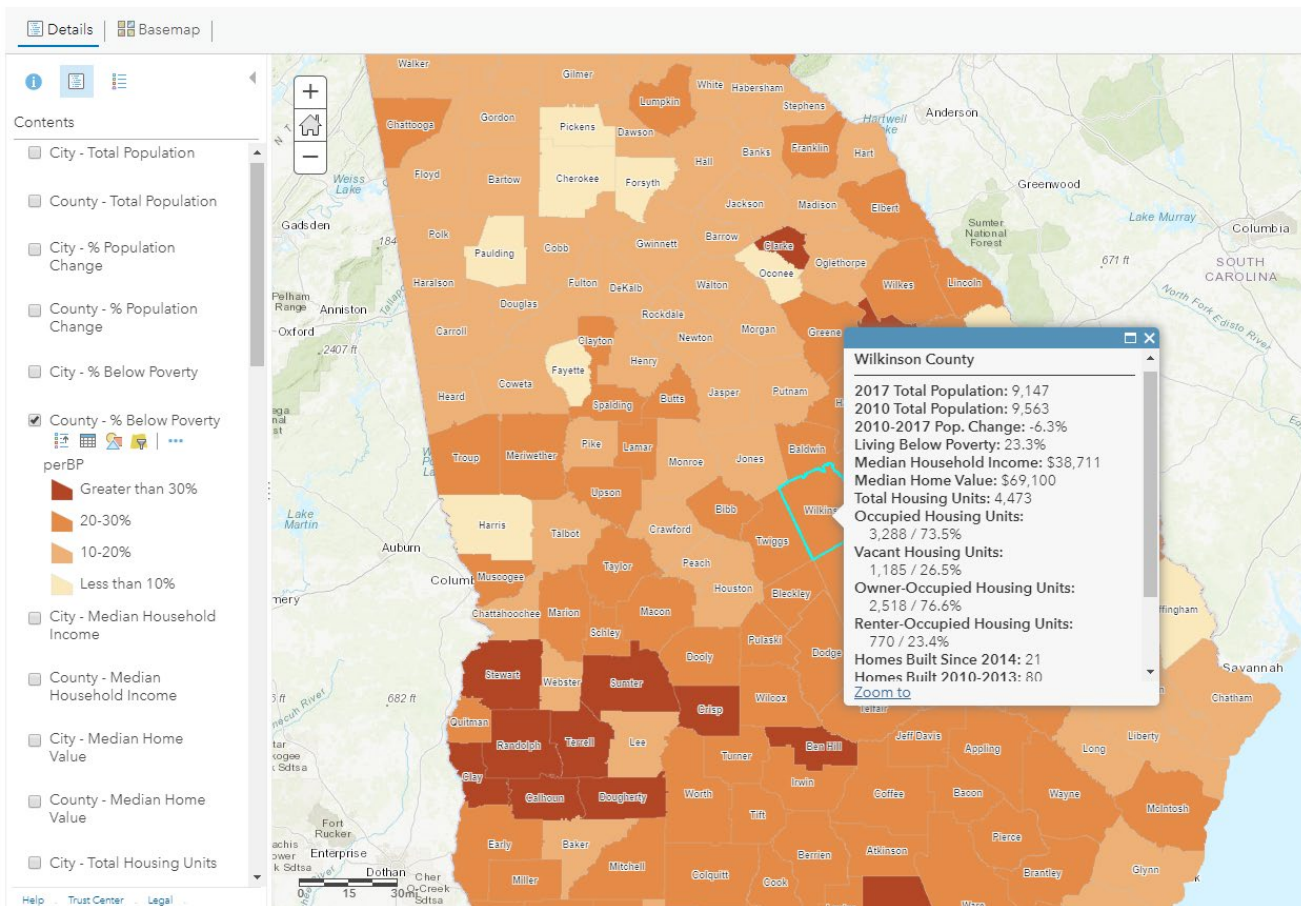
C. Poverty Rate

- Use DCA website map tool
- More pts for higher poverty rate for owner-occupied rehab
- More pts for lower poverty rate for new construction

CHIP Map Tool

CHIP Map Tool on [DCA website](#)

Home ▾ CHIP Data 2018



Section 3: Need (cont.)



D. Current Housing Conditions **for owner-occupied rehab applications**

Attach narrative and photos of multiple homes in target area

D. Real Estate Development Market Analysis **for new/reconstruction of homes for sale**

Current Housing Conditions



For Owner-Occupied Home Repair Applications

Answers: **Is there a need for owner-occupied home repairs in the target area?**

- Narrative of housing conditions
- Photos of multiple **representative** houses

Real Estate Market Analysis

Answers: Should the State invest in creating single-family affordable housing in your target area?

Use the CHIP Map tool:

- ❑ Current housing stock doesn't meet demand
 - More pts for lower vacancy rate (3 pts for -10% rate)
- ❑ Median home value unaffordable
 - More pts for higher home prices (3 pts for +\$150,000)
- ❑ Growing population
 - More pts higher pop. growth (3 pts for 10%+ growth)
- ❑ Quality neighborhood amenities (up to 3 pts for narrative)

Questions?

Scoring: Planning

- Participation in Georgia Initiative for Community Housing (GICH) Program

GICH website

Up to 5 pts for GICH

The screenshot shows the GICH website with a navigation menu including Future Students, Current Students, Academics, Research and Scholarship, Outreach and Extension, Alumni Giving Back, and About Us Campus Info. The main content area features a GICH sidebar with links to About Us, How to Apply, Program Reports, Retreat Materials, Success Stories, Resources, and For GICH Communities. A large photo shows a group of people at a construction site. Below the photo is a quote: "We planned and toured and learned together. Our community assessment showed the need for affordable housing for our senior citizens. Although it took two years, we now have senior apartments currently under construction that fit right in with our city. The entire city has benefited from the GICH". The main heading is "Georgia Initiative for Community Housing" with the subheading "Helping Your Community Meet Its Housing Needs". There are buttons for "How to Apply", "Make a Gift", and "Donate to the Karen Tinsley Scholarship Fund". A footer section mentions "Upcoming Fall Retreat".

Scoring: Planning

▣ Affordable Housing Plan:

10 pts for meeting all criteria:

1. Local government adoption of plan
2. Public input
3. Less than 4 years old
4. Target area included in plan
5. Grant goals included in plan

Questions?

Scoring: Leveraged Resources

Match points:

Up to 10 pts for +50% match

Match = cash or in-kind sources (land values, waived permit fees, etc.)

3 Bonus Points:

Applicants with highest number of proposed units

Financing must be reasonable

Application Attachments

Submit the application by email with these attachments in PDF format:

- CHIP 2020 [Applicant Name] Proposed Budget
- CHIP 2020 [Applicant Name] Experience Narrative
- CHIP 2020 [Applicant Name] Administration Experience
- CHIP 2020 [Applicant Name] Target Area
- CHIP 2020 [Applicant Name] Current Housing Conditions **for Owner-Occupied Rehab Applications**
- CHIP 2020 [Applicant Name] Real Estate Development Market Analysis **for Housing Development Applications**
- CHIP 2020 [Applicant Name] Affordable Housing Plan
- **CHIP 2020 [Applicant Name] Self Score Form (new to 2020)**
- CHIP 2020 [Applicant Name] Certificate of Assurances
- with signatures

*Nonprofits must also include the IRS nonprofit designation letter

Submission Requirements

- ❑ Deadline: Emailed on **January 31, 2020**
- ❑ Request **Word version** of application form
- ❑ Submit application and attachments as **PDFs by email** to CHIP@dca.ga.gov
- ❑ 10 MB attachment limit
- ❑ Submit **\$250** application fee **by mail** to mailing address

What happens next?



Publishing clarifications to the CHIP application manual by 9/19/19

Scoring: February-March

Award in March

Awardee training in April

Contracting phase April-July

Grant activities start August 1

2-year program (Aug 1, 2020-July 31, 2022)

Contact Information

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Application submission email:

CHIP@dca.ga.gov

CHIP website:

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

Questions?



Georgia[®] Department of



Community Affairs