FY26 HOME Application Release Meeting

CONSOLIDATED PLAN: JULY 1, 2025 – JUNE 30,2030

ACTION PLAN I: JULY 1, 2025 – JUNE 30, 2026

Housing and Community Development
Unified Government of Athens-Clarke County

September 6th, 2024

Agenda

1. Review the Consolidated Plan

2. HOME Laws and Regulations

3. HOME Goals and Objectives

4. Review ZoomGrants HOME application submission process

5. Review HOME Application and Deadlines

6. Application Rating Criteria

7. HOME Decision-Making Schedule

8. Staff Contacts

9. Questions

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Mission Statement

The Housing and Community Development Department provides funding for the creation and rehabilitation of affordable housing, fosters and coordinates services for disadvantaged populations, and promotes economic mobility among residents of Athens-Clarke County.
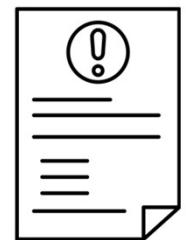
Consolidated Plan Strategic Planning Process

The Consolidated Plan FY26-30:

A five-year plan with six goals, a strategic plan and an annual action plan for the use of **CDBG**, **HOME**, and **homeless assistance funds**.

Funding is available July 1, 2025

Consolidated Plan

The Consolidated Plan supports:

- Safe, stable and affordable housing
- Expanded economic opportunities
- Suitable living environment for persons of low and moderate income
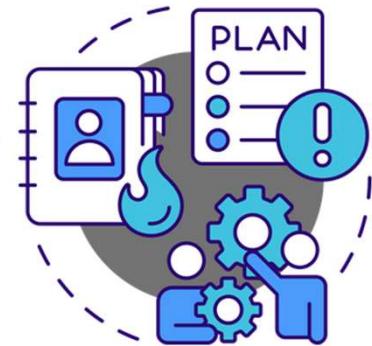
Goal 1: **Affordable Housing Development and Redevelopment:** To foster an affordable housing market that meets the needs of Athens-Clarke County (ACC) residents through the creation and preservation of a variety of housing models.

◦ Increase access to affordable housing through the development of quality affordable rental units by supporting LIHTC or other projects that create multi-family affordable housing units, which may include mixed-income and mixed-use developments.

◦ Target challenged multi-family developments for major redevelopment and preserve and develop the affordability of existing rental homes while improving their quality.

◦ Expand low-to-moderate household homeowner occupied rehabilitation projects through increased minimum per-project funding.

◦ Increase fair housing education and outreach to ensure tenants understand and can communicate their rights and responsibilities.

◦ Promote low-to-moderate household homeownership through new construction or rehabilitation of affordable homebuyer single-family units and through increased homebuyer down payment assistance.

◦ Support training and counseling opportunities for homebuyer and down payment assistance program participants.

HOME funded activities should be consistent with the Consolidated Plan and justified under local market conditions.

Citizen Participation Process

- **May-June 2024:** Information Sessions on Consolidated Plan Draft Goals and public comment period.
  - Meetings advertised on website, emails, flyers, and more.

- **Number of Public Comments Received for Affordable Housing:**
  - 58 out of 78

- **Source of Public Comments:**
  - 100 from Public Meetings
  - 2 from Vision Committee Meetings
  - 1 from Email

17 people attended the community meetings.
Received 103 Public Comments regarding the Consolidated Plan.

HOME Laws and Regulations

Title II of the Cranston-Gonzalez National Affordable Housing Act

The rules and regulations governing the activities of the HOME Program include the Laws as enacted by Congress, and the Regulations created by HUD to achieve the result prescribed by the Laws.

HOME Laws

HOME Program was created by the National Affordable Housing Act of 1990 (NAHA), and has been amended several times by subsequent legislation.

HOME Regulations

HUD published a Final Rule in the Federal Register on July 24, 2013 to amend the HOME Program regulations. 24 CFR Part 92

Uniform Administrative Requirements Regulations

- Uniform Administrative Requirements, Cost principles, and Audit requirements for Federal Awards- 2 CFR 200

Goals of the HOME Program

The intent of the HOME Program is to:

Objectives:

➢Provide decent affordable housing to lower-income households,

➢Expand the capacity of nonprofit housing providers,

➢Strengthen the ability of state and local governments to provide housing, and

➢Leverage private-sector participation.

HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

HOME Program

The **HOME Investment Partnerships Program (HOME)** provides formula grants to states and localities that communities use- often in partnership with local nonprofit groups- to fund a wide range of activities including building, buying, and/or rehabilitation affordable housing for rent or homeownership.

The program reinforces several important values and principles for community development:

◦ Flexibility empowers people and communities to design and implement strategies tailored to their own needs and priorities.

◦ Emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in the development of affordable housing.

◦ Technical assistance activities help to build the capacity for community-based of non-profit housing groups.

◦ HOME Match requirements help to mobilize community resources in support of affordable housing.

◦ HUD does not provide HOME assistance directly to individuals or organizations.

FY26 HOME Funding Allocation
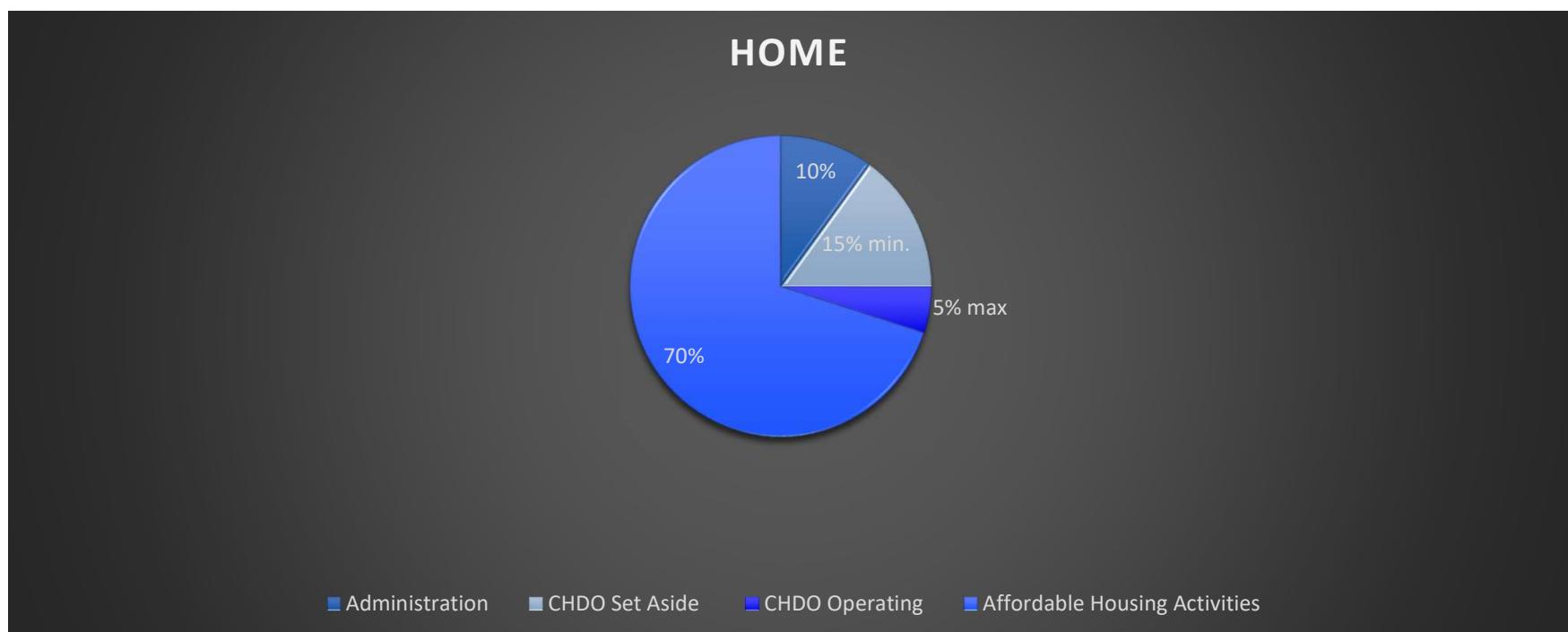
HUD CPD FORMULA ALLOCATIONS

FY26 HOME and previous fiscal years **unallocated HOME** funds

- **Prior Years – Unobligated (General HOME Funds):**
  - *Prior Years Unobligated Funds:* **$25,330.00**
  - *HOME Program Income:* **$285,870.00**

- **FY26 Unobligated Funds:**
  - *FY26 Total Unobligated Funds:* **$646,120.00**
  - *General HOME Funds:* **$502,540.00**
  - *CHDO Set-Aside:* **$107,685.00**
  - *CHDO Operating:* **$35,895.00**
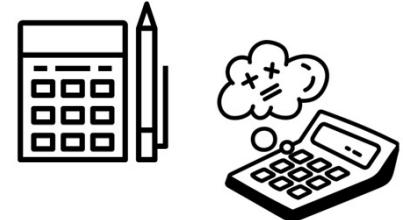
TOTAL AVAILABLE UNOBLIGATED HOME FUNDING is $957,320.00.

Total General Funds is **$805,360.00**.

Total CHDO Funds (Set-Aside & Operating) is **$151,960.00**.

Who Can Apply for HOME Funds?

Those that qualify for **HOME** funds include the following:

- **Nonprofits** with a **501(c)(3)** status for at least **(1) full year**.
- **Nonprofits** with a **501(c)(3)** status for at least **(2) full years** of operating **experience under another nonprofit entity** that meets all of the criteria.
- **For-Profit entity** proposing to use funds for an eligible activity.
- Entity demonstrating successful experience in undertaking comparable programs or projects.

Preference will be given to applicants who can demonstrate (or have demonstrated) the capacity to successfully manage and complete **HOME-assisted housing developments**.

*Each entity **MAY NOT** submit more than two HOME applications during this cycle.*

Eligible HOME Activities

✓ **Rental Affordable Housing Proposal – Single Family or Multi-Family (minimum request $150,000)**

    1. New construction of affordable rental housing for low-income households.

    2. Moderate to major rehabilitation to preserve affordable rental housing for low-income households.

✓ **Construction Affordable Housing Proposal – Single Family & Multi-Family (minimum request $150,000)**

Assistance to eligible low-income homebuyers in support of new construction of single-family or multi-family development proposals.

✓ **Homeowner Rehabilitation Proposal on Owner-occupied, Single-Family Housing Assisting Low-Income Households – 80% AMI or less (minimum request $150,000)**

Moderate to major rehabilitation to preserve affordable housing and assist low-income households (owner-occupied).

✓ **Affordable Housing Down Payment Assistance Proposals in support of New Construction Single-Family Development Projects (Request must not exceed 10% of total construction budget proposal)**

Assistance to eligible low-income homebuyers in support of new construction of single-family development proposals. This activity MUST be in support of a HOME single-family construction project.

✓ **Community Housing Development Organizations (CHDO)**

HOME funds must be set aside for specific activities and/or operating expenses to be undertaken by a special type of nonprofit called a Community Housing Development Organization (CHDO).

HOME Ineligible Expenses or Activities

◦ Any activity or expense stemming from a project not located within the geographical boundaries of Athens-Clarke County, GA.

◦ Private individuals are not eligible to apply for HOME funds.

◦ Individual homeowners and landlords are not eligible to apply for HOME funds.

◦ HOME Funds may not be used for development, operations or modernization of public housing financed under the 1937 ACT (Public Housing Capital and Operating Funds).

◦ Contingency costs or reserve accounts.

◦ May not be used on luxury items or off-site infrastructure.

◦ **Homeowner Rehab activities are not an eligible CHDO set-aside activity.**

Threshold Requirements

- If your program does not address **Consolidated Plan Goal 1**, it is **<u>not</u>** eligible for HOME funding.

- If your application is missing any of the required information or attachments, your program is **<u>not</u>** eligible for HOME funding.

- If your application is submitted after the deadline on **Monday, October 7th, 2024**, your program is **<u>not</u>** eligible for HOME funding.

- Applications **must** be submitted through **ZoomGrants**.

Threshold Requirements (cont.)

Applicants proposing a project must provide sufficient non-HOME funding to ensure the project is financially viable and sustainable. Proof of a permanent executed commitment of funds can be provided by other federal and/or private funds. This must be submitted with the proposal.

Any organization, participating developer, general partner, or managing member that submits an application which demonstrates the following outstanding noncompliance issues will be automatically disqualified:

◦ Unaddressed non-compliance violations with HUD

◦ Not in good standing with other HCD-administered programs or with other Athens-Clarke County Departments

◦ Barred from participation in other federal programs (CDBG, CoC, ESG, etc.)

Threshold Requirements (cont.)

HCD will not accept applications proposing a development that will be subdivided into two or more developments or multiple phases of the same development during the same funding cycle.

All HOME-funded activities must comply with the Environmental Review process. Environmental Review requirements must be satisfied before HOME funds are committed and expended.

HOME applications requesting costs for rental or homebuyer new construction, rental or homebuyer rehabilitation, homeowner rehab and down payment assistance to support new HOME construction proposals must include construction plans and site plans to comply with the Environmental Review process.

All HOME applications that include real estate should include an appraisal by a licensed real estate appraiser. The appraisal should be no more than twelve months old. Any exceptions must be approved by HCD.

Applicants must provide a Relocation/Displacement Plan (if applicable). No HOME funds may be used for relocation assistance.

Development costs must be HOME-eligible, reasonable, and necessary.

All applications must detail the developer's experience and financial capacity to undertake the project.

All HOME-funded programs must follow affirmative marketing procedures.

Pro Forma Requirements

All applicants must submit a well-documented pro forma supporting the financing and ongoing maintenance of the project. As applicable, the following information should be included:

◦ All sources of secured financing and a description of the financing

◦ Documentation of all eligible costs or projected expenses

◦ Total project budget (including required 25% HOME funds match)

◦ HOME Income limits

◦ Affordability periods

◦ Number of HOME-assisted units to be developed

◦ Sources and uses funds statement

◦ Projected sales price limits for homeownership programs (new or existing)

◦ HOME Rental rates and utilities

ZoomGrants FY26 HOME Application

All FY26 HOME applicants MUST start their application process by going to the following link.

https://www.zoomgrants.com/gprop.asp?donorid=2435&limited=5378

Applying using ZoomGrants

Applying using ZoomGrants (continued)

Applying using ZoomGrants (continued)

Before you begin your application please complete the Notice of Intent!

Applying using ZoomGrants (continued)

Applying using ZoomGrants (continued)

Applying using ZoomGrants (continued)

Applying using ZoomGrants (continued)

Auto-Save Feature

The system will automatically save your answers as you move through the application and enter text then click outside of each text box or select a multiple choice or checkbox item and click into a new field. Click on the tabs to quickly jump to another section of the application or use the 'Next' and 'Previous' buttons at the bottom of the tabs to move sequentially through the application. You do not need to finish the application in one sitting nor do you need to intentionally save it.

Read more about the auto-save feature here.

Applying using ZoomGrants (continued)

Applying using ZoomGrants (continued)

ZoomGrants Collaborators

- When creating the application, please ensure the individual will be able to retain access the account. We recommend using a general email account for the creation of the application (i.e. info@accgov.com).

  - The email that is used to create the account is considered the "application owner."
  - The application "owner" must be the one to submit the application. Collaborators will not be able to submit.

- If the individual who created the account departs from the agency, a new application "owner" would need to be re-assigned. (Please contact HCD if this becomes a concern)

- The application "owner" can assign collaborators to assist with working on the application.

- If your application is chosen for funding – whoever is completing the reporting for the funding will need to be added as a collaborator.

Application Tips

- Include leveraging funds in all HOME project applications

- Complete separate applications in ZoomGrants for each HOME proposed project (Exception Note: If applying for new construction and down payment assistance, only one application for these combined activities is required).

- **All applicants MUST register and submit the Notice of Intent in ZoomGrants.**

- Don't wait too late to begin the application process! Technical difficulties with ZoomGrants submission can likely be avoided with timely completion and submission attempts.

- **Please allow a minimum of 1 week to complete the application. This does not include time to submit the application and update the required attachments.**

- **Note that EVERY application question must have an answer.**

- Review HOME Instructions before completing the HOME application. Please reference it, or ask HCD staff for guidance to ensure your proposal meets the necessary criteria.

- Review the HOME application checklist to ensure all documents are completed and submitted with the application.

- Only submit up to **TWO** FY26 HOME Applications.

HOME Application Key Components

- Applicant /Project Management/ Development Team

- Site Control

- Project Summary

- Project Description & Activities (Homebuyer or Rental)

- Housing types

- Project Narrative and Needs

- Eligible Beneficiaries

- Organization and Staff Ability

- Financial Ability

- Proposed Project Budget

- Other Funding Sources

- Preliminary Designs

- Project Schedule of Completion

- Conflict of Interest Provisions

- Proposed HOME Match

- HOME Application Checklist

FY26 HOME Application for Funding

Athens-Clarke County
HOME Investment Partnerships Program (HOME)

July 1, 2025 – June 30, 2026

Grant funding is distributed on a reimbursable basis.
Final funding decisions are made by the Mayor and Commission.

Mandatory Notice of Intent to Apply

If you are considering submitting a HOME application for funding, please complete the HOME Notice of Intent (NOI) to Apply. **You must register in ZoomGrants before completing the NOI**.

The **HOME Notice of Intent to Apply** form is <u>required</u> and due in ZoomGrants no later than **September 13, 2024.**

Completing this form will assist HCD in planning our HOME technical assistance program that ends September 27, 2024.

HCD cannot guarantee staff availability after that date.

Required Certifications

- Conflict of Interest
- Good Standing with Athens-Clarke County Government
- Drug Free Workplace
- Anti-Lobbying
- Section 3 Contractors
- Minority Business Enterprises (MBE)
- Women Business Enterprises (WBE)
- Build America, Buy America (BABA)
- Davis Bacon Requirements

**This is not a complete list. Please see the application for more details.

Required Attachments

- Programmatic Risk Assessment

- Equity Assessment

- Outcomes: Proposed Affordable Housing HOME-assisted units and number of beneficiaries

- MOUs/MOAs or Letters of Support

- IRS Form 990

- Federal Tax Exemption Determination Letter

- Budget Document (include separate budgets for each project)

- Audited Financial Statement or Most Recent Financial Audit

Project Narrative

Use data to support the need for your proposed project!

◦ There is great need for services in Athens-Clarke County; unfortunately, HOME funding is limited. It's important to bolster your application with facts that support local needs (look at our many strategic plans and local assessments (ACC Affordable Housing Investment Strategy, Strategic Plan to Prevent and Reduce Homelessness, GICH Reports, for example)—Housing Inventory Stock, Barriers, Housing Prices/Rents and Housing Trends.

Clearly describe how your project addresses Consolidated Plan Goal 1.

Address all parts of the Project Narrative application question; after reading your application, HCD staff want to understand how your project will be carried out from start to finish.

◦ Specific project details, all funding sources, start date, end date, target population, number of HOME-assisted units, how many individuals will be served, etc.

◦ Don't approach the application as if information about your agency is already known. Many reviewers may know very little about you or your program, so it's important you tell your story!

Organizational Ability and Project Management

Focus on your organization's experience managing federal, state, or local grant funds. Managing a federally-funded program requires significant time for administrative, financial, and reporting activities. We want to know you have the ability to manage these funds successfully.

If your agency currently provides a housing program for a specific service, but your application is proposing a new project or request to expand an existing project, please explain how your organization plans to carry out that proposed activity (i.e. project development, new construction, other funding sources, housing experience).

Describe your organization/staff's ability to carry out your proposed program.

Budgets

- The budget is a good place to start when writing your HOME application for funding.

- Applicant is responsible for providing a detailed development budget that includes sources and uses statement specific to the proposed HOME project. The detailed budget should include all eligible project activity costs.

- If your budget includes ineligible line items, your HOME application may be disqualified. Cash payments in the form of stipends are not eligible line items.

- Due to limited funding, general management and administration costs are not eligible. Project management costs are eligible.

- Budgets and performance measures must be appropriate and realistic.

**Contact HCD Affordable Housing staff for technical assistance regarding
your proposed HOME project budget.**

New Application Requirements

Programmatic Risk Assessment Attachment

To comply with federal risk assessment requirements of 2 CFR Part 200.332, HCD must review the programmatic risks posed by all applicant agencies requesting HOME Investment Partnerships Program funding.

Equity Assessment Attachment

Equitable development is an intentional approach to recognize projects that respond to community needs, give communities a voice in shaping the future of their neighborhoods, provide community benefit, and contribute to the wellbeing of residents and the local economy surrounding the development.

HOME Application Rating Criteria

100 Points Total

Project Narrative	10 Points
Project Need	15 Points
Organization Capacity	25 Points
Project/Program Management	15 Points
Financial Feasibility	20 Points
Project Budget	15 Points

Important Things To Consider When Applying for HOME Funding

Minimum Insurance requirements for HOME contracting

- Fidelity Bond or Commercial Crime Insurance Coverage

- Workers Compensation Coverage/Employers Liability coverage

- General Liability Coverage

- Excess/Umbrella Coverage

- Auto Coverage

Ability to complete activities through the reimbursement process

- FY26 HOME-awarded projects will not receive up-front HOME funding. HOME Fund payments are on a reimbursable basis upon receipt of a reimbursement request to HCD. Recipients are required to submit reimbursement requests on a monthly basis for eligible expenditures with supporting documentation and payments made during that period.

- Recipients are required to submit reimbursement requests via ZoomGrants (ZG) on a monthly basis for eligible expenditures with supporting documentation and payments made during that period.

Insurance Coverage Requirements

Fidelity Bond or Commercial Crime Insurance Coverage including:

- Amount of coverage equal to or greater than HOME award

- Coverage extends for entire fiscal year and/contract term

- ACC Government listed as additional insured or loss payee

- Endorsement pages

- 30 day notice to ACC HCD of cancellation

- A statement from the agency CEO or Board President/Chair confirming that all employees handling HOME funds disbursed under this contract are covered by fidelity or commercial crime insurance.

- Listed insurer shall have an AM Best rating of "A" or higher.

Insurance Coverage Requirements (cont.)

Evidence of Workers Compensation Coverage from your agency's insurance company:

Workers' Compensation/ Employers Liability Coverage – Statutory/ $1,000,000.00 bodily injury by accident/disease each accident and each employee

Coverage shall also include a waiver of subrogation endorsement. If your agency is exempt from this coverage by Georgia state law, a letter of explanation may be submitted on the company's letterhead and signed by the CEO, or Board Chair/President of the Board.

State of Georgia requires any business that regularly employs three or more people to have workers' compensation insurance.

Listed insurer shall have an AM Best rating of "A" or higher.

Insurance Coverage Requirements (cont.)

Evidence of General Liability coverage of a minimum $1,000,000 per occurrence and $2,000,000 per aggregate.

Coverage shall list the **Unified Government of Athens-Clarke County** as the additional insured and include a waiver of subrogation endorsement.

Endorsement Page

Listed insurer shall have an AM Best rating of "A" or higher.

Evidence of Excess/Umbrella coverage of a minimum $1,000,000 per occurrence and $2,000,000 per aggregate

Insurance Coverage Requirements (cont.)

Evidence of Auto coverage (CSL) of a minimum $1,000,000 per occurrence and $1,000,000 per aggregate.

Coverage shall list the Unified Government of Athens-Clarke County as the additional insured and include a waiver of subrogation endorsement.

Listed insurer shall have an AM Best rating of "A" or higher.

Note: For agencies that do not own autos, coverage is extended through general liability

Insurance Coverage Enhancements
(depending on project scope)

Other possible insurance requirements

- Increased Limits

- Builders Risk Policy

- Environmental Coverage

- Medical Malpractice Policy

- Sexual Abuse/Molestation Coverage

- Professional Policy

FY26 HOME Schedule

FY26 HOME Notice of Intent (NOI) Due (via ZG)	September 13, 2024
HCD FY26 HOME Technical Assistance	September 6-27, 2024
FY26 HOME Applications Due (via ZG)	October 7, 2024
Mayor & Commission Work Session	March 11, 2025
Mayor & Commission Agenda Setting Meeting	April 15, 2025
Mayor & Commission Voting Meeting	May 6, 2025
Initiating FY26 HOME Contracting	May 7, 2025 *
FY26 HOME Funding Available	July 1, 2025

Dependent on HUD and Mayor & Commission annual cycle approvals.

FY26 HOME Technical Assistance

HOME Technical Assistance period is between **September 6-27, 2024.**
Please do NOT hesitate to contact us with questions.

For assistance call HCD staff at (706) 613-3155

Affordable Housing Division

- **Marqueta Swain,** *Affordable Housing Administrator*

- **Solomon Smothers,** *Housing Coordinator*

- **Hannah Savard,** *Housing & Community Development Specialist*

Questions?